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**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

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**In Re:**

**Chapter 11**

**Robert Alvarez  
Yanirys Diaz-Alvarez**

**Case No. 20-14587-MBK**

**Debtors**

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**AMENDED DISCLOSURE STATEMENT PURSUANT TO SECTION 1125  
OF THE BANKRUPTCY CODE DESCRIBING CHAPTER 11 PLAN  
OF REORGANIZATION PROPOSED BY DEBTORS  
ROBERT ALVAREZ & YANIRYS DIAZ-ALVAREZ**

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**PLEASE READ THIS DISCLOSURE STATEMENT CAREFULLY. THIS DISCLOSURE STATEMENT CONTAINS INFORMATION THAT MAY BEAR UPON YOUR DECISION TO ACCEPT OR REJECT THE DEBTORS' CHAPTER 11 PLAN OF REORGANIZATION. THE PLAN PROPONENTS BELIEVE THAT THIS CHAPTER 11 PLAN OF REORGANIZATION IS IN THE BEST INTEREST OF THE CREDITORS AND THAT THE PLAN IS FAIR AND EQUITABLE. THE PROPONENTS URGE THAT THE VOTER ACCEPT THE PLAN.**

Dated: February 26, 2021

By: /s/ Robert Alvarez  
Robert Alvarez, Proponent

By: /s/ Yanirys Diaz-Alvarez  
Yanirys Diaz-Alvarez, Proponent

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**I.**  
**INTRODUCTION**

Robert Alvarez and Yanirys Diaz-Alvarez (“Debtor”) are the debtors in a Chapter 11 bankruptcy case. On March 18, 2020, Debtor commenced a bankruptcy case by filing a voluntary Chapter 11 petition under the United States Bankruptcy Code Bankruptcy Code (“Bankruptcy Code”), 11 U.S.C. § 101 et seq. The Chapter 11 of the Code allows the Debtor, and under some circumstances, creditors and other parties in interest, to propose a plan of reorganization (“Plan”). The Plan may provide for the Debtor to reorganize by continuing to operate, to liquidate by selling assets of the estate, or a combination of both. is the party proposing the Plan sent to you in the same envelope as this document. THE DOCUMENT YOU ARE READING IS THE DISCLOSURE STATEMENT FOR THE PLAN WHICH IS ANNEXED HERETO AS **EXHIBIT A**.

This is a reorganizing Plan. In other words, the Proponents seek to accomplish payments under the Plan by contributing their current net monthly disposable income, in an initial amount of **\$1,600.00** per month for **60** months of the Plan, to be used to create a fund to make payment of allowed claims under the Plan. Payments will be made to the Disbursing Agent on a monthly basis and the Disbursing Agent will then make quarterly distributions to creditors with allowed claims.

**A. Purpose of This Document**

This Disclosure Statement summarizes what is in the Plan, and tells you certain information relating to the Plan and the process the Court follows in determining whether or not to confirm the Plan.

**READ THIS DISCLOSURE STATEMENT CAREFULLY IF YOU WANT TO KNOW ABOUT:**

- (1) WHO CAN VOTE OR OBJECT,**
- (2) THE PROPOSED TREATMENT OF YOUR CLAIM (i.e., what your claim will receive if the Plan is confirmed, AND HOW THIS TREATMENT COMPARES TO WHAT YOU WOULD RECEIVE IN LIQUIDATION,**
- (3) THE HISTORY OF THE DEBTORS AND SIGNIFICANT EVENTS DURING THE BANKRUPTCY,**
- (4) WHAT THE COURT WILL CONSIDER WHEN DECIDING WHETHER TO CONFIRM THE PLAN,**
- (5) THE EFFECT OF CONFIRMATION, AND**
- (6) THE FEASIBILITY OF THE PLAN.**

This Disclosure Statement cannot tell you everything about your rights. You should consider consulting your own lawyer to obtain more specific advice on how this Plan will affect you and what is the best course of action for you.

Be sure to read the Plan as well as the Disclosure Statement. If there are any inconsistencies between the Plan and the Disclosure Statement, the Plan provisions will govern.

Code Section 1125 requires a Disclosure Statement to contain “adequate information” concerning the Plan. The term “adequate information” is defined in Code Section 1125(a) as “information of a kind, and in sufficient detail,” about a debtor and its operations “that would enable a hypothetical reasonable investor typical of holders of claims or interests” of the debtor to make an informed judgment about accepting or rejecting the Plan. The Bankruptcy Court (“Court”) has determined that the information contained in this Disclosure Statement is adequate, and it has approved this document in accordance with Bankruptcy Code Section 1124.

This Disclosure Statement is provided to each creditor whose claim has been scheduled by the Debtors or who has filed a proof of claim against the Debtors and to each interest holder

of record as of the date of approval of this Disclosure Statement. Under the Bankruptcy Code, your acceptance of the Plan may not be solicited unless you receive a copy of this Disclosure Statement prior to or concurrently with such solicitation.

## **B. Confirmation Procedures**

### Persons Potentially Eligible to Vote on the Plan

In determining acceptance of the Plan, votes will only be counted if submitted by a creditor whose claim is duly scheduled by the Debtors as undisputed, non-contingent and liquidated, or who, prior to the hearing on confirmation of the Plan, has filed with the Court a proof of claim which has not been disallowed or suspended prior to computation of the votes on the Plan. All shareholders of record as of the date of approval of this Disclosure Statement may vote on the Plan. The Ballot Form that you received does not constitute a proof of claim. If you are uncertain whether your claim has been correctly scheduled, you should check the Debtors' Schedules, which are on file at the office of the Clerk of the Bankruptcy Court located at: United States Bankruptcy Court, District of New Jersey, Trenton Vicinage, 402 East State Street, Trenton, New Jersey 08608. The Clerk of the Bankruptcy Court will not provide this information by telephone.

THE COURT HAS NOT YET CONFIRMED THE PLAN DESCRIBED IN THIS DISCLOSURE STATEMENT. IN OTHER WORDS, THE TERMS OF THE PLAN ARE NOT YET BINDING ON ANYONE. HOWEVER, IF THE COURT LATER CONFIRMS THE PLAN, THEN THE PLAN WILL BE BINDING ON THE DEBTORS AND ON ALL CREDITORS AND INTEREST HOLDERS IN THIS CASE.

**1. Time and Place of the Confirmation Hearing**

The hearing at which the Court will determine whether to confirm the Plan will take place on \_\_\_\_\_ (a.m./p.m.), in Courtroom 8, United States Bankruptcy Court, District of New Jersey, Trenton Vicinage, 402 East State Street, Trenton, New Jersey 08608.

**2. Deadline for Voting for or against the Plan**

If you are entitled to vote, it is in your best interest to timely vote on the enclosed ballot and return the ballot in the enclosed envelope to Justin Gillman, Esq., Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, New Jersey 08837.

Your ballot must be received by \_\_\_\_\_, 2021 or it will not be counted.

**3. Deadline for Objecting to the Confirmation of the Plan**

Objections to the confirmation of the Plan must be filed with the Court and served upon Justin Gillman, Esq., Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, New Jersey 08837 by \_\_\_\_\_, 2021.

**4. Identity of Person to Contact for More Information Regarding the Plan**

Any interested party desiring further information about the Plan should contact, Justin Gillman, Esq., Gillman, Bruton & Capone, LLC, 770 Amboy Avenue, Edison, New Jersey 08837 (732-661-1664).

**C. Disclaimer**

The information contained in this Disclosure Statement is provided by the Debtors, Robert Alvarez and Yanirys Diaz-Alvarez. The financial data relied upon in formulating the

Plan is based on the Debtors' books and records, financial projections, and personal knowledge. The Plan Proponents represent that everything stated in the Disclosure Statement is true to the Proponents' best knowledge.

**PLEASE NOTE THAT THE APPROVAL OF THIS DISCLOSURE STATEMENT BY THE BANKRUPTCY COURT DOES NOT CONSTITUTE A RULING ON THE MERITS, FEASIBILITY OR DESIRABILITY OF THE PLAN.**

## **II.** **BACKGROUND**

### **A. Description and History of the Debtors' Business**

The Debtors are individuals who are husband and wife. The Debtors reside at 11 Beryl Court, Kendall Park, NJ 08824.

Mr. Alvarez is a Pharmaceutical Sales Representative with Astra Zeneca, LLC. Mr. Alvarez has been employed by Astra Zeneca, LLC for over 15 years.

Ms. Diaz-Alvarez is a physician with Capital Health System. Ms. Diaz-Alvarez has been employed with Capital Health System for 3 years.

### **B. Principals/Affiliates of Debtors' Business**

The Debtors are individuals and therefore have no principals and/or affiliates.

### **C. Management of the Debtor Before and During the Bankruptcy**

The Debtors have been living as Debtors-in-Possession since the filing of their Chapter 11 bankruptcy case.

### **D. Events Leading to Chapter 11 Filing**

Here is a brief summary of the circumstances that led to the filing of this Chapter 11 case:



Prior to filing for relief under Chapter 11, the Debtors had incurred significant debt as a result of the operation of a business, Alvarez Investments, LLC dba BurgerIM, a restaurant located in New Brunswick, New Jersey (the “Business”).

In December 2017, the Debtors, as principals of the Business, entered into a commercial lease agreement to build and operate the Business. The Business was to operate as a franchise of BurgerIM, a national burger franchise. During this time the Debtors incurred, either individually or as guarantors, additional loan debt which was used to fund the startup of the Business.

In April 2018, the Debtors, as principals of the Business, entered into a Small Business Administration (“SBA”) commercial loan agreement with Wilmington Savings Fund Society, FSB (“WSFS”), in the original amount of \$436,000.00, which included a Security Agreement against the Business assets and a personal guaranty of the Debtors. The loan proceeds were allocated and used by the business toward leasehold improvements, construction costs, equipment purchases, and working capital.

Thereafter, the Debtors, as principals of the Business, entered into further loan agreements for working capital of the Business which included further personal guaranties. The Debtors also contributed additional working capital from their personal and retirement savings.

The Business opened its doors for operation in August 2018. From this time, the Business struggled to maintain its normal operating expenses. When the operating costs exceeded the Business revenue, the Debtors contributed funds through the Debtor’s savings and personal credit.

The Debtors did not receive any funds during the entire term of operation of the Business.

The Business was marketed for sale beginning in early 2019 but failed to receive an offer of sufficient amount to address the outstanding debt. After making every diligent effort to

improve the Business and facing continued losses and accruing debt, the Business closed its doors in June 2019. Even after the Business closed its doors, the Debtors made diligent efforts to make payments to the creditors from their personal income and any remaining savings.

At the time of the closure of operations, in addition to the WSFS SBA Loan and commercial lease, the Debtors owed, either individually or as guarantors, in excess of \$140,000 in debt. Further, the Debtors each have significant obligations on student loans which were being repaid from their personal income.

In October 2019, WSFS filed a Complaint in the Superior Court of New Jersey under Wilmington Savings Fund Society, FSB v. Alvarez Investments, LLC, Robert Alvarez and Yanirys Diaz-Alvarez, Docket No. BUR-L-002114-19, for collection on the WSFS Loan. During this period, WSFS completed a commercial foreclosure on the Business Assets in which all Business Assets were sold or abandoned. The Business also cooperated with the commercial landlord for a voluntary termination of the commercial lease.

On January 9, 2020, WSFS obtained a Judgment against the Business and the Debtors, individually as guarantors, for the sum of \$435,392.29. WSFS thereafter executed its judgment against the Debtor's personal assets and income, including a bank levy on all funds held in their bank accounts.

The Debtors sought relief under Chapter 11 of the Bankruptcy Code to obtain the immediate benefits of the automatic stay of 11 U.S.C. § 362, to avoid continued involuntary collection activities, and to obtain a fresh financial start and an opportunity to reorganize their financial affairs after a catastrophic financial loss relating to the Business.

## **E. Significant Events During the Bankruptcy**

### **1. Bankruptcy Proceedings**

The following is a chronological list of significant events, which have occurred during this case:

- a) Debtors filed for relief under Chapter 11 on March 18, 2020.
- b) The 11 U.S.C. § 341(a) first meeting of creditors was conducted on April 16, 2020.
- c) The Debtors filed monthly operating reports for March 18, 2020 through the Operating Report due for December, 2020.
- d) On July 16, 2020, the Debtors filed a Motion to Extend the Exclusivity Period to File a Plan. An Order Extending the Exclusivity Period to file a Plan was entered on August 11, 2020.
- e) On July 30, 2020, the Court entered an Order Requiring Debtor to File a Plan and Disclosure Statement on or before October 28, 2020.
- f) The Debtors have paid all filing and quarterly trustee fees current and they have filed all monthly operating reports due as of this date.
- g) Tax Refunds and Debtor's use of Tax Refunds. At the time that the Debtor filed the Chapter 11 Petition, the Debtors had not yet filed their 2019 Federal and New Jersey State Income tax returns. After the filing of the Petition, the Debtor filed the 2019 Federal and New Jersey State Income tax returns which included a Federal Tax refund of \$98,947.00 and a liability for 2019 New Jersey income taxes of \$1,084.00. Therefore, the Debtor received a net refund of \$97,863.00 (Federal Refund of \$98,947.00 less New Jersey tax liability of \$1,084.00). The Federal Tax Refund was directly deposited into a pre-petition bank account at Central Jersey Federal Credit Union ("CJFCU") on May 28, 2020. The CJFCU account was not closed prior to this time as the Debtor was unable to go to the branch office to close the account due to the COVID pandemic and Emergency Orders.

The Debtor also had an open account with Fidelity Investments relating to his employment ("Fidelity Account") and had access to an Ameritrade Account ("Ameritrade Account") which were not closed at that time. From late May 2020 to early June 2020, the Debtor deposited funds from the Federal Tax Refund as follows:

In May 2020, \$10,000.00 was deposited into Ameritrade Account.

On June 1, 2020, the Debtor withdrew \$50,000.00 from the CJFCU account and caused \$40,000.00 to be deposited into the Ameritrade Account with the remaining \$10,000.00 retained by the Debtor for payment of household expenses.

On June 9, 2020, the Debtor withdrew \$30,000.00 from the CJFCU account which was deposited into the Fidelity Account.

Therefore, a total of \$80,000.00 was deposited into the Fidelity Account and Ameritrade Accounts from the Federal Tax Refund. The Debtor invested the funds in various stock transactions within the accounts over the period from May through November 2020 which caused the original amounts to be reduced due to investment losses.

From June 2020, the Fidelity Account reflects stock trading activity where the original deposits of \$30,000.00 were reduced to a closing balance of \$23,104.91 - for a net loss of \$6,895.09 – with the closing balance deposited into the DIP Account on November 30, 2020.

From May 2020, the Ameritrade Account reflects stock trading activity where the original deposits of \$50,000.00 lead to a final balance in the account of \$17,017.80 for a net loss of \$32,982.20 as of November 30, 2020. On December 6, 2020, the Debtor deposited \$23,833.00 into the DIP Account which reflected the final balance in the Ameritrade Account (\$17,017.80) and \$6,815.20 of funds that the Debtor had on hand from the original \$10,000.00 which was retained from the CJFCU Account withdrawal on June 1, 2020.

The net effect of the Debtor's investment activity was that the original \$80,000.00 was reduced due to market activity to a total of \$40,122.71 for a net loss of \$39,877.29.

On January 21, 2021, the Debtor filed Amended Monthly Operating Reports (the "Amended MOR") for the months of May 2020 through and including November 2020 as well as a December MOR which reflected the above transactions including calculations of the monthly investment activity. The Amended MOR include tracking of the net monthly investment activity in the Fidelity Account and Ameritrade Accounts.

The Court has approved the employment of the following professionals:

a) Gillman, Bruton & Capone, LLC as attorney for the Debtor, were authorized to be employed as counsel for the Debtor by Order dated April 24, 2020. Debtors' counsel has not filed a fee application, but at this time estimates it has incurred \$16,500.00 for legal fees and expenses for the time spent since commencement of representation of the Debtor, through the

date that the Debtor filed for relief under Title 11 in March 2020, and through and including the preparation and filing of this Disclosure Statement and the Plan. Debtors' counsel will spend additional time on a going forward basis during the Disclosure and Plan confirmation process.

b) Jampol Kinney, LLC, as accountant for the Debtor, were authorized to be employed as counsel for the Debtor by Order dated May 5, 2020.

## **2. Other Legal Proceedings**

In addition to the proceedings discussed above, the Debtors are currently involved in the following non-bankruptcy legal proceedings: None. All non-bankruptcy actions filed against the Debtor were stayed by operation of 11 U.S.C. §362.

## **3. Actual and Projected Recovery of Preferential or Fraudulent Transfers**

No preference or fraudulent conveyance actions exist and none are expected to be filed.

## **4. Procedures Implemented to Resolve Financial Problems**

Prior to filing for relief under Chapter 11, the Debtors engaged, as principals of Alvarez Investments, LLC, to voluntarily and cooperatively, terminate financial obligations, including the commercial lease on the Business, which reduced potential total debt. During this time, the Debtors also cooperated with the Business creditors in surrendering Business assets under security agreements. The closure of the Business, reduced significantly the Debtor's ongoing expenses.

The Debtors have further managed their personal financial circumstances to reduce their monthly necessary household expenses to reasonable and necessary amounts.

The Debtors remained fully employed prior to, during, and after the operation of the Business. Mr. Alvarez works as a sales representative for a large pharmaceutical company and Mrs. Alvarez is a physician. Despite the post-filing onset of the COVID-19 pandemic, the

Debtors have maintained current in their household obligation, which include the care and support of their four (4) children.

**5. Current and Historical Financial Conditions**

The Debtors' current expenses are those they expend during the course of the Debtor's employment, ordinary living expenses, installment payments on student loan obligations, the Chapter 11 quarterly fees payable to the U.S. Trustee, and counsel fees to Debtor's counsel as will be allowed by the Court. Copies of the Debtors' most recent monthly operating report filed with the Court is annexed hereto as **Exhibit B**.

**III.**

**SUMMARY OF THE CHAPTER 11 PLAN OF REORGANIZATION**

**A. What Creditors and Interest Holders Will Receive Under the Proposed Plan**

The Plan classifies claims and interests in various classes. The Plan states whether each class of claims or interests is impaired or unimpaired. The Plan provides the treatment each class will receive.

**B. Unclassified Claims.**

Certain types of claims are not placed into voting classes. They are not considered impaired and they do not vote on the Plan because they are automatically entitled to specific treatment provided for them in the Bankruptcy Code. As such, the Proponent has not placed the following claims in a class:

**1. Administrative Expenses and Fees**

Administrative Expenses are Claims for fees, costs or expenses of administering the Chapter 11 Case which are allowed under Code Section 507(a)(1), including all professional

compensation requests pursuant to Sections 330 and 331 of the Code. The Code requires that all Administrative Expenses, including fees payable to the Bankruptcy Court and the Office of the United States Trustee which were incurred during the pendency of the case, must be paid on the Effective Date of the Plan, unless a particular claimant agrees to a different treatment.

The following chart lists all of the Debtors' unpaid administrative fees and expenses ("Compensation"), an estimate of future professional fees and other administrative claims and fees, and their treatment under the Plan:

<u>NAME</u>	<u>TREATMENT</u>	<u>TYPE OF CLAIM</u>	<u>AMOUNT ESTIMATED</u>
Clerk's Office Fees	Paid in full on Effective Date	Fees	\$0.00
Office of U.S. Trustee Fees	Paid in full on Effective Date	Fees	\$975.00
Gillman, Bruton & Capone, LLC	Paid in full on Effective Date	Counsel Fees Paid to Date	\$0.00 Due (\$13,717.00 Retainer Payment Received)
Gillman, Bruton & Capone, LLC	Paid in full on Effective Date	Estimated Additional & Future Counsel Fees	\$12,500.00
	TOTAL		\$13,475.00

**Court Approval of Professional Compensation Required:**

Pursuant to the Bankruptcy Code, the Bankruptcy Court must rule on all professional compensation and expenses listed in this chart before the compensation and expenses will be owed. The Professional Person in question must file and serve a properly noticed fee application for compensation and reimbursement of expenses and the Bankruptcy Court must rule on the

application. Only the amount of compensation and reimbursement of expenses allowed by the Court will be owed and required to be paid under this Plan as an administrative claim.

Each professional person who asserts a further administrative claim that accrues before the confirmation date shall file with the Bankruptcy Court, and serve on all parties required to receive notice, an application for compensation and reimbursement of expenses no later than 30 days after the Effective Date of the Plan. Failure to file such an application timely shall result in the professional person's claim being forever barred and discharged. Each and every other person asserting an administrative claim shall be entitled to file a motion for allowance of the asserted administrative claim within 60 days of the Effective Date of the Plan, or such administrative claim shall be deemed forever barred and discharged. No motion or application is required to fix the fees payable to the Clerk's Office or Office of the United States Trustee. Such fees are determined by statute.

As indicated above, the Debtors will need to pay an estimated \$12,500.00 in administrative claims and fees on the Effective Date of the Plan, unless a claimant has agreed to be paid later or the Bankruptcy Court has not yet ruled on the claim.

## **2. Priority Tax Claims**

Priority Tax Claims are certain unsecured income, employment and other taxes described by Code Section 507(a)(8). The Code requires that each holder of such a Section 507(a)(8) Priority Tax Claim receive the present value of such claim in deferred cash payments, over a period not exceeding five years from the date of the entry of the Order for Relief under Section 301, 302, or 303, unless the claimant agrees to a different treatment.

The following chart lists all of the Debtor's Section 507(a)(8)<sup>40</sup> priority tax claims and their treatment under the Plan:



Description	Amount Owed	Treatment
NONE	NA	NA

**C. Classified Claims and Interests**

**1. Classes of Secured Claims**

Secured claims are claims secured by liens on property of the estate. The following chart lists all classes of creditors containing the holders of the Debtor's secured pre-petition claims and their treatment under this Plan:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
1	Secured Claim of Quicken Loans, Inc. secured by mortgage lien on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.	NO	To be paid outside Plan in accordance with Note and Mortgage on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.
1	Secured Claim of Toyota Motor Credit Corporation secured by lien on 2015 Toyota Camry.	NO	To be paid outside Plan in accordance with secured note.

## **2. Classes of Priority Unsecured Claims**

Certain Priority Claims that are referred to in Code Sections 507(a)(3), (4), (5), (6), and (7) are required to be placed in Classes. These types of Claims are entitled to priority treatment as follows: the Code requires that each holder of such a Claim receive cash on the Effective Date equal to the allowed amount of such Claim. However, a Class of unsecured Priority Claim holders may vote to accept deferred cash payments of a value, as of the Effective Date, equal to the allowed amount of such Claims.

There are no Classes of 507(a)(3), (a)(4), (a)(5), (a)(6), and (a)(7) Priority Claims since the Debtors are individuals and have no employees.

## **3. Class of 11 U.S.C. § 523(8) Student Loans**

Guaranteed student loans are non-dischargeable pursuant to 11 U.S.C. §523(a)(8). The Debtors do have guaranteed student loan obligations. The following chart identifies this Plan's treatment of the Class of holders of guaranteed student loan claims:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
2	Non-dischargeable unsecured student loan claims totaling \$353,918.00	NO	Debtors shall continue regular payments directly to student loan claim holders.

## **4. Class of General Unsecured Claims**

General unsecured claims are uncollateralized claims not entitled to priority under Code Section 507(a). The following chart identifies this Plan's treatment of the class containing all of Debtor's general unsecured claims:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
3	General unsecured claims Totaling \$570,262.29	YES	The holders of the Allowed Claims in this Class shall be paid a total of 16 % of their Allowed Claims, payable over a period of five (5) years in annual installments, commencing on the Effective Date and continuing thereafter until paid in full. Debtor shall have the options of making monthly payments.

## 5. Class(es) of Interest Holders

Interest holders are the parties who hold ownership interest (i.e., equity interest) in the Debtor. If the Debtor is a corporation, entities holding preferred or common stock in the Debtor are interest holders. If the Debtor is a partnership, the interest holders include both general and limited partners. If the Debtor is an individual, the Debtor is the interest holder. The following chart identifies the Plan's treatment of the class of interest holders:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
4	Individual Debtors - Debtor's ownership interests in their assets.	YES	The Debtors will receive no distribution under the Debtors' Plan, other than retaining their exempt property. The Debtor shall retain ownership of their assets except to the extent provided in the Plan.

## D. Means of Effectuating the Plan.

### 1. Funding for the Plan.

Mr. Alvarez will retain his employment as a sales representative for a large pharmaceutical company and Mrs. Alvarez will continue her employment as a physician. They

will use their net monthly disposable income to fund the Plan.

**2. Post-confirmation Management.**

The individual Debtors will manage their own affairs post confirmation.

**3. Disbursing Agent.**

Gillman, Bruton & Capone, LLC, shall act as the Disbursing Agent for the purpose of making all distributions provided for under the Plan. The Disbursing Agent shall be compensated, as set forth in the Plan.

**E. Other Provisions of the Plan**

**1. Executory Contracts and Unexpired Leases**

The Debtors' presently have no leases or executory contracts that would need to be assumed.

The Plan provides that all other Executory Contracts and Unexpired Leases, except for those specifically assumed by the Debtors in writing or previously assumed by Bankruptcy Court Order, shall be deemed rejected. All proofs of claim with respect to Claims arising from said rejection must be filed with the Court within the earlier of (i) the Bar Date, (ii) the date set forth for filing Claims in any order of the Bankruptcy Court approving such rejection or (iii) thirty (30) days after the Confirmation Date. Any proofs of claim which are not filed timely, will be barred forever from assertion.

**2. Changes in Rates Subject to Regulatory Commission Approval**

Since the Debtors are individuals they are not subject to governmental regulatory commission approval of rates or charges.

**3. Retention of Jurisdiction.**

The Court will retain jurisdiction as provided in the Plan.

**4. Procedures for Resolving Contested Claims.**

The Debtors and/or the Disbursing Agent shall have 60 days subsequent to confirmation to object to the allowance of claims. The Debtors have reviewed the claims that have been filed. The Proponent intends to object or cause the Disbursing Agent to objection to the following amounts of claims in each class.

**5. Effective Date.**

The Plan will become effective on the Effective Date, which is the date on which the order of confirmation becomes final.

**6. Modification.**

The Plan Proponents may alter, amend or modify the Plan at any time prior to the Confirmation Date and thereafter as provided in Section 1127(b) of the Bankruptcy Code.

**F. Tax Consequences of Plan**

CREDITORS AND INTEREST HOLDERS CONCERNED WITH HOW THE PLAN MAY AFFECT THEIR TAX LIABILITY SHOULD CONSULT WITH THEIR OWN ACCOUNTANTS, ATTORNEYS, AND/OR ADVISORS. The following disclosure of possible tax consequences is intended solely for the purpose of alerting readers to possible tax issues this Plan may present to the Debtors. The Proponent CANNOT and DOES NOT represent that the tax consequences contained below are the only tax consequences of the Plan because the Tax Code embodies many complicated rules which make it difficult to state completely and accurately all the tax implications of any action.

**G. Risk Factors**

The following discussion is intended to be a non-exclusive summary of certain risks attendant upon the consummation of the Plan. You are encouraged to supplement this summary with your own analysis and evaluation of the Plan and Disclosure Statement, in their entirety,

and in consultation with your own advisors. Based on the analysis of the risks summarized below, the Plan Proponents believe that the Plan is viable and will meet all requirements of confirmation. The greatest risk is that the Debtors will become disabled or unemployed and will lose their financial ability to earn sufficient income to make the payments required under the Plan to fund the payments to creditors with allowed claims.

#### **IV. CONFIRMATION REQUIREMENTS AND PROCEDURES**

PERSONS OR ENTITIES CONCERNED WITH CONFIRMATION OF THIS PLAN SHOULD CONSULT WITH THEIR OWN ATTORNEYS BECAUSE THE LAW ON CONFIRMING A PLAN IS VERY COMPLEX. The following discussion is intended solely for the purpose of alerting readers about basic confirmation issues, which they may wish to consider, as well as certain deadlines for filing Claims. The Proponents CANNOT and DO NOT represent that the discussion contained below is a complete summary of the law on this topic.

Many requirements must be met before the Bankruptcy Court can confirm a Plan. Some of the requirements include that the Plan must be proposed in good faith, that creditors or equity interest holders have accepted the Plan, that the Plan pays creditors at least as much as creditors would receive in a Chapter 7 liquidation, and that the Plan is feasible. These requirements are not the only requirements for confirmation.

##### **A. Who May Vote or Object**

##### **1. Who May Object to Confirmation of the Plan.**

Any party in interest may object to the confirmation of the Plan, but as explained below not everyone is entitled to vote to accept or reject the Plan.

## **2. Who May Vote to Accept/Reject the Plan.**

A creditor or equity interest holder has a right to vote for or against the Plan if that creditor or equity interest holder has a Claim that is both (1) allowed or allowed for voting purposes and (2) classified in an impaired Class.

### **(a) What Is an Allowed Claim/Interest**

As noted above, a creditor or equity interest holder must first have an allowed claim or equity interest to have the right to vote. Generally, any proof of claim or interest will be allowed, unless a party in interest brings a motion objecting to the claim. When an objection to a claim or equity interest is filed, the creditor or equity interest holder holding the claim or equity interest cannot vote unless the Court, after notice and hearing, either overrules the objection or allows the claim or equity interest for voting purposes.

**THE BAR DATE FOR FILING A PROOF OF CLAIM IN THIS CASE WAS MAY 27, 2020.**

A creditor or equity interest holder may have an allowed claim or equity interest even if a proof of claim or interest was not timely filed. A claim is deemed allowed if (1) it is scheduled on the Debtors' schedules and such claim is not scheduled as disputed, contingent, or unliquidated, and (2) no party in interest has objected to the Claim. An equity interest is deemed allowed if it is scheduled and no party in interest has objected to the interest.

### **(b) What Is an Impaired Claim/Equity Interest**

As noted above, an allowed claim or equity interest only has the right to vote if it is in a Class that is impaired under the Plan. A class is impaired if the Plan alters the legal, equitable, or contractual rights of the members of that class. For example, a Class comprised of general unsecured claims is impaired if the Plan fails to pay the members of that Class 100% of their claim plus interest. In this case, the Proponents believe that members of **CLASS THREE (3)** are impaired and that holders of claims in each of these classes are therefore entitled to vote to accept or reject the Plan. The Proponent believes that Classes One (1), Two (2) and Four (4) are unimpaired and that holders of claims in each of these classes therefore do not have the right to vote to accept or reject the Plan. Parties who dispute the Proponent's characterization of their

claim or interest as being impaired or unimpaired may file an objection to the Plan contending that the Proponent has incorrectly characterized the class.

### **3. Who Is Not Entitled to Vote**

The following four types of claims are not entitled to vote: (1) claims that have been disallowed; (2) claims in unimpaired classes; (3) claims entitled to priority pursuant to Code Section 507(a)(1), (a)(2), and (a)(8); and (4) claims in classes that do not receive or retain any value under the Plan. Claims in unimpaired classes are not entitled to vote because such classes are deemed to have accepted the Plan. Claims entitled to priority pursuant to Code Section 507(a)(1), (a)(2), and (a)(7) are not entitled to vote because such claims are not placed in classes and they are required to receive certain treatment specified by the Code. Claims in classes that do not receive or retain any value under the Plan do not vote because such Classes are deemed to have rejected the Plan. EVEN IF YOUR CLAIM IS OF THE TYPE DESCRIBED ABOVE, YOU MAY STILL HAVE A RIGHT TO OBJECT TO THE CONFIRMATION OF THE PLAN.

### **4. Who Can Vote in More Than One Class**

A creditor whose claim has been allowed in part as a secured claim and in part as an unsecured claim is entitled to accept or reject a Plan in both capacities by casting one ballot for the secured part of the claim and another ballot for the unsecured Claim.

### **5. Votes Necessary to Confirm the Plan**

If impaired classes exist, the Court cannot confirm the Plan unless (1) at least one impaired class has accepted the Plan without counting the votes of any insiders within that Class, and (2) all impaired classes have voted to accept the Plan, unless the Plan is eligible to be confirmed by “cramdown” on non-accepting Classes, as discussed later in Section IV A8.

### **6. Votes Necessary for a Class to Accept the Plan**

A class of claims is considered to have accepted the Plan when more than one-half ( $\frac{1}{2}$ ) in number and at least two-thirds ( $\frac{2}{3}$ ) in dollar amount of the allowed claims that actually voted, voted in favor of the Plan. A class of equity interests is considered to have accepted the Plan



when at least two-thirds (2/3) in amount of the allowed equity interest holders of such class which actually voted, voted to accept the Plan.

#### **7. Treatment of Nonaccepting Classes**

As noted above, even if all impaired classes do not accept the proposed Plan, the Bankruptcy Court may nonetheless confirm the Plan if the non-accepting Classes are treated in the manner required by the Code. The process by which non-accepting classes are forced to be bound by the terms of the Plan is commonly referred to as “cramdown”. The Code allows the Plan to be “crammed down” on non-accepting Classes of Claims or Equity Interests if it meets all consensual requirements except the voting requirements of Section 1129(a)(8) and if the Plan does not “discriminate unfairly” and is “fair and equitable” toward each Impaired Class that has not voted to accept the Plan as referred to in 11 U.S.C. §1129(b) and applicable case law.

#### **8. Request for Confirmation Despite Non-acceptance by Impaired Class(es).**

The Proponents ask the Bankruptcy Court to confirm this Plan by cramdown on impaired classes if any of these classes do not vote to accept the Plan.

#### **B. Liquidation Analysis**

Another confirmation requirement is the “Best Interest Test”, which requires a hypothetical liquidation analysis. Under the Best Interest Test, if a claimant or interest holder is in an impaired class and that claimant or equity interest holder does not vote to accept the Plan, then that claimant or interest holder must receive or retain under the Plan property of a value not less than the amount that such holder would receive or retain if the Debtor were liquidated under Chapter 7 of the Bankruptcy Code.

In a Chapter 7 case, the Debtor’s assets are usually sold by a Chapter 7 trustee. Secured creditors are paid first from the sales proceeds of properties on which the secured creditor has a lien. Administrative claims are paid next. Next, unsecured creditors are paid from any

remaining sales proceeds, according to their rights to priority. Unsecured creditors with the same priority share in proportion to the amount of their allowed Claims. Finally, interest holders receive the balance that remains after all creditors are paid, if any.

In order for the Bankruptcy Court to be able to confirm this Plan, the Bankruptcy Court must find that all creditors and interest holders who do not accept the Plan will receive at least as much under the Plan as such interest holders would receive under a Chapter 7 liquidation. The Proponents maintain that this requirement is met here for the following reasons.

First, the Proponents maintain that the fair market value of their residence, which is \$419,000.00, less the amount of the mortgage debt \$345,086.00, costs of sale estimated at 12% (\$50,280.00), and less the Debtor's claimed exemption of \$23,634.00, leaves net equity of \$0.00.

At the time that the Debtor filed the Bankruptcy Petition, the Debtors' personal property, which includes ERISA qualified retirement accounts, was fully exempt.

After the Petition Date, the Debtor received a Federal Tax refund of \$98,947.00 on May 28, 2020. The Debtor is filing Amended Schedules A,B,C to reflect the Federal Tax refund.

Based on the Amended Schedules of Debtors personal property, there would be at total of personal property assets of \$729,418.82 less liens of \$8,985.92 and exemptions of \$630,421.82, for Net Equity in personal property assets and total assets of \$90,011.08.

Further, based on the total assets of \$90,011.08, a Chapter 7 Trustee would be entitled to a total of \$7,750.55 pursuant to Section 326(a) of the Bankruptcy Code. The Debtor also proposes to pay in this case Chapter 11 administrative expenses of \$13,475.00. Therefore, the total amount of administrative expenses and priority claims are \$21,225.55.

Therefore, from the total assets of \$90,011.08, after payment of administrative expenses and priority claims are \$21,225.55, there would be remaining amount available for unsecured

claims of \$68,785.53.

Thus, the Debtors general unsecured creditors would not receive a dividend of approximately \$68,785.53 if the assets of the Debtors were to be liquidated under Chapter 7 of the Bankruptcy Code.

The Debtor's current Plan proposes to pay a total of \$96,000.00 to unsecured creditors representing a 16% dividend on unsecured claims. All creditors and interest holders will receive at least as much as under the Plan as such creditor or interest holder would receive under a Chapter 7 liquidation after consideration of the administrative expenses and costs of administration of a Chapter 7 case which would reduce the net amount of any sale proceeds.

Below is a demonstration, in balance sheet format, that all creditors and interest holders will receive at least as much under the Plan as such creditor or interest holder would receive under a Chapter 7 liquidation:

### **Assets**

Real Property (residence)	\$419,000.00
Minus: 1 <sup>st</sup> mortgage	\$345,086.00
Cost of Sale	\$50,280.00
Exemption	\$23,634.00
Net equity	\$ 0.00
Personal property	\$ 729,418.82 (Includes Post-Petition Tax Refund of \$98,947.00)
Minus: Liens	\$8,985.92 (as per POC filed)
Exemption	\$630,421.82
Net Equity	\$ 90,011.08
<b>Total assets</b>	<b>\$ 90,011.08</b>

### **Liabilities**

Priority Claims:

Chapter 7 admin. expenses	\$7,750.55	
Chapter 11 admin. expenses	\$13,475.00	
Other priority claims	\$0.00	
Total priority claims		<b>\$ 21,225.55</b>

Amount available for unsecured claims (total assets minus priority claims)		<b>\$ 68,785.53</b>
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Total unsecured claims	\$ 928,953.30
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Estimated dividend in Chapter 7 (amount available – unsecured claims)	7.41%
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### C. Feasibility

Another requirement for confirmation involves the feasibility of the Plan, which means that confirmation of the Plan is not likely to be followed by the liquidation or the need for further financial reorganization of the Debtors or any successor to the Debtors under the Plan, unless such liquidation or reorganization is proposed in the Plan.

There are at least two important aspects of a feasibility analysis. The first aspect considers whether the Debtors will have enough cash on hand on the Effective Date of the Plan to pay all the Claims and expenses that are entitled to be paid on such date. The Proponents maintain that this aspect of feasibility is satisfied as illustrated here:

#### Cash Debtor estimates it will have on hand by Effective Date

To Pay: <b>Administrative Expenses</b>	In full
To Pay: <b>Statutory costs &amp; charges</b>	In full
To Pay: <b>Other Plan Payments due on Effective Date -</b>	In full

<b>Balance after paying these amounts</b>	<b>\$</b>
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The sources of the cash Debtors will have on hand by the Effective Date, as shown above are:

**\$78,137.16** Cash in DIP Account(s) as of 12/31/2020

**\$4,800.00** Additional cash DIP will accumulate from net earnings between now and Effective Date

The second aspect considers whether the Proponents will have sufficient cash over the life of the Plan to make the required Plan payments. The Proponents believe that this second aspect of the feasibility requirement is met due to the continued employment of the Debtors at their employment. The Debtors have prepared a personal analysis and projections of their cash flow over the five years of the proposed plan of reorganization. A copy of the Personal Five Year Cash Flow Projection is annexed hereto as **Exhibit C**. The amount and timing of payments to creditors will be as follows: annual payments from disbursing agent to pay the general unsecured creditors, which may, at the Proponents election be made in monthly or quarterly amounts.

In summary, the Plan proposes to pay \$1,600.00 each month to creditors after payment of the normal and standing living expenses and the unimpaired creditor payments. As the Debtors' financial projections demonstrate, the Debtor will have an average cash flow, after paying normal household expenses, installments to unimpaired creditors, and post confirmation tax of \$1,660.89 each month for the life of the Plan. The final Plan payment is expected to be paid on or around December 2025. The Plan Proponent contends that Debtor's financial projections are feasible in light of the financial records maintained by the Debtor prior to and during the pendency of the bankruptcy case.

Accordingly, the Plan Proponent believes, on the basis of the foregoing, that the Plan is feasible.

## **V.**

### **EFFECT OF CONFIRMATION OF PLAN**

#### **A. Discharge**

The Plan provides that upon completion of the Plan, the Debtors shall be discharged of liability for payment of debts incurred before confirmation of the Plan, to the extent specified in

11 U.S.C. §1141. However, any liability imposed by the Plan will not be discharged. If Confirmation of the Plan does not occur or if, after Confirmation occurs, the Debtors elect to terminate the Plan, the Plan shall be deemed null and void. In such event, nothing contained in the Plan shall be deemed to constitute a waiver or release of any claims against the Debtors or their estate or any other persons, or to prejudice in any manner the rights of the Debtors or their estate or any person in any further proceeding involving the Debtors or their estate. The provisions of the Plan shall be binding upon Debtors, all creditors and all equity interest holders, regardless of whether such claims or equity interest holders are impaired or whether such parties accept the Plan, upon Confirmation thereof.

**B. Revesting of Property in the Debtors**

Except as provided in the Plan, the confirmation of the Plan revests all of the property of the estate in the Debtors.

**C. Modification of Plan**

The Proponents may modify the Plan at any time before confirmation. However, the Bankruptcy Court may require a new Disclosure Statement and/or re-voting on the Plan if the Proponents modify the Plan before confirmation.

The Proponents may also seek to modify the Plan at any time after confirmation so long as (1) the Plan has not been substantially consummated and (2) the Court authorizes the proposed modification after notice and a hearing. The Proponents further reserve the right to modify the treatment of any allowed claims at any time after the Effective Date of the Plan upon the consent of the creditor whose allowed claim treatment is being modified, so long as no other creditors are materially adversely affected.

**D. Post-Confirmation Conversion/Dismissal**

A creditor or party in interest may bring a motion to convert or dismiss the case under Section 1112(b) of the Code, after the Plan is confirmed, if there is a default in performance of the Plan or if cause exists under Section 1112(b) of the Code. If the Bankruptcy Court orders the Chapter 11 Case converted to Chapter 7 after the Plan is confirmed, then all property that had been property of the Chapter 11 estate, and that has not been disbursed pursuant to the Plan, will

revest in the Chapter 7 estate, and the automatic stay will be reimposed upon the revested property only to the extent that relief from stay was not previously granted by the Court during this case.

Quarterly fees pursuant to 28 U.S.C. § 1930(a)(6) continue to be payable to the Office of the United States Trustee post-confirmation until such time as the case is converted, dismissed, or closed pursuant to a final decree.

## **EXHIBIT A**



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

Gillman, Bruton & Capone, LLC  
770 Amboy Avenue  
Edison, NJ 08837  
(732) 661-1664  
Attorney for Debtor  
By: Justin M. Gillman, Esq.

In Re:

Robert Alvarez  
Yanirys Diaz-Alvarez

Debtors

Case No.: 20-14587

Judge: Hon. Michael B. Kaplan, U.S.B.J.

Chapter: 11

Hearing Date:

### **AMENDED INDIVIDUAL DEBTOR'S PLAN OF REORGANIZATION**

Debtor/Plan Proponent respectfully submits its Amended Plan of Reorganization pursuant to Chapter 11, Title 11 of the United States Code, in the form annexed hereto and made a part hereof.

Dated: February 26, 2021

By: /s/ Robert Alvarez  
Robert Alvarez, Proponent

By: /s/ Yanirys Diaz-Alvarez  
Yanirys Diaz-Alvarez, Proponent

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## **I.** **INTRODUCTION**

Robert Alvarez and Yanirys Diaz-Alvarez (“Debtor”) are the debtors in a Chapter 11 bankruptcy case. On March 18, 2020, Debtor commenced a bankruptcy case by filing a voluntary Chapter 11 petition under the United States Bankruptcy Code Bankruptcy Code (“Bankruptcy Code”), 11 U.S.C. § 101 et seq. This document is the Chapter 11 plan (“Plan”) proposed by Robert Alvarez and Yanirys Diaz-Alvarez (“Proponent”). Sent to you in the same envelope as this document is the Disclosure Statement which has been approved by the United States Bankruptcy Court for the District of New Jersey (the “Court”), and which is provided to help you understand the Plan.

This is a reorganizing plan. In other words, the Proponent seeks to accomplish payments under the Plan by contributing their net monthly disposable income of **\$1,600.00 per month for sixty (60) months** to create a fund for payment under the Plan. The Effective Date of the proposed Plan is thirty (30) days after entry of an Order of the Bankruptcy Court confirming the Plan.

## **II.** **CLASSIFICATION AND TREATMENT OF CLAIMS AND INTERESTS**

### **A. General Overview.**

As required by the Bankruptcy Code, the Plan classifies claims and interests in various classes according to their right to priority of payments as provided in the Bankruptcy Code. The Plan states whether each class of claims or interests is impaired or unimpaired. The Plan provides the treatment each class will receive under the Plan. The categories of Claims and Equity Interests listed below classify Allowed Claims and Allowed Equity for all purposes, including voting, confirmation, and distribution pursuant to the Plan.

**B. Definitions.**

**Scope of Definitions.** For purposes of this Plan, except as expressly otherwise provided or unless the context otherwise requires, all capitalized terms not otherwise defined shall have the meanings assigned to them in this Section of the Plan. In all references herein to any parties, persons, entities, or corporations, the use of any particular gender or the plural or singular number is intended to include the appropriate gender or number as the text may require.

1. **Administrative Expense** shall mean any cost or expense of administration of the Chapter 11 case allowable under Section 507(a) of the Bankruptcy Code, including, without limitation, any actual and necessary expenses of preserving the estate of the Debtor, any actual and necessary expense of operating the business of the Debtor, any indebtedness or obligation incurred or assumed by the Debtor in connection with the conduct of its business or for the acquisition or lease of property or the rendition of services to the Debtor, all allowances of compensation and reimbursement of expenses, any fees or charges assessed against the estate of any Debtor under Chapter 123, Title 28, of the United States Code, and the reasonable fees and expenses incurred by the Proponent in connection with the proposal and confirmation of this Plan.
2. **Allowed** when used as an adjective preceding the words “Claims” or “Equity Interest”, shall mean any Claim against or Equity Interests of the Debtor, proof of which was filed on or before the date designated by the Bankruptcy Court as the last date for filing proofs of claim or Equity Interest against such Debtor, or, if no proof of claim or Equity Interest is filed, which has been or hereafter is listed by the Debtor as liquidated in amount and not disputed or contingent and, in either case, a Claim as to which no objection to the allowance thereof has been interposed with the applicable period of limitations fixed

by the Plan, the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, Local Rules, or as to which any objection has been interposed and such Claim has been allowed in whole or in part by a Final Order. Unless otherwise specified in the Plan, “Allowed Claim” and “Allowed Equity Interest” shall not, for purposes of computation of distributions under the Plan, include interest on the amount of such Claim or Equity Interest from and after the Petition Date.

3. **Allowed Administrative Expense** shall mean any Administrative Expense allowed under Section 507(a)(1) of the Bankruptcy Code.
4. **Allowed Unsecured Claim** shall mean an Unsecured Claim that is or has become an Allowed Claim.
5. **Ballot** or **Ballots** means the ballot or ballots which must be used to cast votes to accept or reject the Plan.
6. **Bankruptcy Code** shall mean the Bankruptcy Reform Act of 1978, as amended, and as codified in Title 11 of the United States Code.
7. **Bankruptcy Court** shall mean the United States Bankruptcy Court for the District of New Jersey having jurisdiction over the Chapter 11 Case and, to the extent of any reference made pursuant to 28 U.S.C. Section 158, the unit of such District Court constituted pursuant to 28 U.S.C. Section 151.
8. **Bankruptcy Rules** shall mean the rules and forms of practice and procedure in bankruptcy, promulgated under 28 U.S.C. Section 2075 and also referred to as the Federal Rules of Bankruptcy Procedure.
9. **Board of Directors** shall mean the board of directors of the Debtor if the Debtor is a corporation.

10. **Business Day** means and refers to any day except Saturday, Sunday, and any other day on which commercial banks in New Jersey are authorized by law to close.
11. **Chapter 11 Case** shall mean a case under Chapter 11 of the Bankruptcy Code in which Robert Alvarez and Yanirys Diaz-Alvarez is the Debtor.
12. **Claim** shall mean any right to payment from the Debtor whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or any right to an equitable remedy for breach of performance if such breach gives rise to a right of payment from the Debtor whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured, or unsecured. All claims as such term is defined in section 101(5) of the Bankruptcy Code.
13. **Class** shall mean a grouping of substantially similar Claims or Equity Interests for common treatment thereof pursuant to the terms of this Plan.
14. **Code** shall mean Title 11 of the United States Code, otherwise known as the Bankruptcy Code.
15. **Confirmation** shall mean the entry of an Order by this Court approving the Plan in accordance with the provisions of the Bankruptcy Code.
16. **Confirmation Hearing** shall mean a hearing conducted before the Bankruptcy Court for the purpose of considering confirmation of the Plan.
17. **Confirmation Order** shall mean an Order of the Bankruptcy Court confirming the Plan in accordance with the provisions of Chapter 11 of the Bankruptcy Code.
18. **Creditor** shall mean any person that has a Claim against the Debtor that arose on or before the Petition Date or a Claim against the Debtor's estate of any kind specified

in section 502(g), 502(h) or 502(i) of the Bankruptcy Code. This includes all persons, corporations, partnerships, or business entities holding claims against the Debtor.

19. **Debt** means, refers to and shall have the same meaning ascribed to it in Section 101(12) of the Code.
20. **Debtor** shall mean Robert Alvarez and Yanirys Diaz-Alvarez.
21. **Disbursing Agent** shall mean the attorney for the Debtor or any party appointed by and subject to Court approval, which shall effectuate this Plan and hold and distribute consideration to be distributed to holders of Allowed Claims and Allowed Equity Interests pursuant to the provisions of the Plan and Confirmation Order.
22. **Disclosure Statement** means and refers to the Disclosure Statement filed by the Debtor as required pursuant to Section 1125 et seq. of the Bankruptcy Code.
23. **Disputed Administrative Expense, Disputed Claim, and Disputed Equity Interest** means any Administrative Expense, Claim, or Equity Interest, as the case may be (i) listed on the Schedules as unliquidated, disputed, or contingent, or (ii) as to which the Debtor or any other party in interest has interposed a timely objection or request for estimation in accordance with the Bankruptcy Code and the Bankruptcy Rules, which objection or request for estimation has not been withdrawn or determined by a Final Order.
24. **Effective Date** shall mean the day on which the Confirmation Order becomes a Final Order.
25. **Equity Interest Holder** shall mean the holder of an equity interest in the Debtor.
26. **Equity Interest** shall mean any interest in the Debtor represented by stock,



warrants, options, or other rights to purchase any shares of stock in the Debtor.

27. **Final Order** shall mean an order of the Bankruptcy Court or a court of competent jurisdiction to hear appeals from the Bankruptcy Court which, not having been reversed, modified, or amended, and not being stayed, and the time to appeal from which or to seek review or rehearing of which having expired, has become final and is in full force and effect.
28. **Impaired** when used as an adjective preceding the words “Class of Claims” or “Class of Equity Interest”, shall mean that the Plan alters the legal, equitable, or contractual rights of the member of that class.
29. **Person** shall mean an individual, a corporation, a partnership, an association, a joint stock company, a joint venture, an estate, a trust, an unincorporated organization, or a government or any political subdivision thereof or other entity.
30. **Petition Date** shall mean the date on which the Debtor filed this petition for relief commencing the Chapter 11 Case.
31. **Plan** shall mean the Plan of Reorganization filed in these Proceedings, together with any additional modifications and amendments.
32. **Priority Non-Tax Claim** shall mean a Claim entitled to priority under sections 507(a)(2),(3), (4), (5), (6) or (7) of the Bankruptcy Code, but only to the extent it is entitled to priority in payment under any such subsection.
33. **Priority Tax Creditor** shall mean a Creditor holding a priority tax claim.
34. **Priority Tax Claim** shall mean any Claim entitled to priority in payment under section 507(a)(8) of the Bankruptcy Code, but only to the extent it is entitled to priority under such subsection.

35. **Proceedings** shall mean the Chapter 11 Case of the Debtor.
36. **Professional Persons** means and refers to all attorneys, accountants, appraisers, consultants, and other professionals retained or to be compensated pursuant to an Order of the Court entered under Sections 327, 328, 330, or 503(b) of the Bankruptcy Code.
37. **Professional Claim** means and refers to a claim by any and all professionals as provided for in Sections 327, 328, 330 and 503(b) of the Bankruptcy Code.
38. **Proponent** means the Debtor, Robert Alvarez and Yanirys Diaz-Alvarez.
39. **Pro Rata Share** means, with respect to any distribution of property under the Plan, a proportionate share, so that the ratio of the amount of property distributed on account of an Allowed Claim or Allowed Equity Interest to the amount of such Allowed Claim or Allowed Equity Interest is the same as the ratio of the amount of property distribution on account of all Allowed Claims or Allowed Equity Interests in such class to the amount of all Allowed Claims or Allowed Equity Interests in that class.
40. **Record Date** if used in this Plan means 5:00 P.M. on the last day for the filing of ballots to vote in favor of or against the Plan.
41. **Reorganized Debtor** means the Debtor after confirmation of the Plan.
42. **Secured Claim** means and refers to a Claim which is secured by a valid lien, security interest, or other interest in property in which the Debtor has an interest which has been perfected properly as required by applicable law, but only to the extent of the value of the Debtor's interest in such property, determined in accordance with Section 506(a) of the Bankruptcy Code.
43. **Unsecured Claim** shall mean any Claim against the Debtor which arose or which is deemed by the Bankruptcy Code to have arisen prior to the Petition Date for such

Debtor, and which is not (i) a secured claim pursuant to Section 506 of the Bankruptcy Code, as modified by section 1111(b) of the Bankruptcy Code, or (ii) a Claim entitled to priority under sections 503 or 507 of the Bankruptcy Code. “Unsecured Claim” shall include all Claims against the Debtor that are not expressly otherwise dealt with in the Plan.

44. **Other Definitions.** a term used and not defined herein but that is defined in the Bankruptcy Code shall have the meaning set forth therein. The words “herein”, “hereof”, “hereto”, “hereunder”, and others of similar import refer to the Plan as a whole and not to any particular section, subsection, or clause contained in the Plan. Moreover some terms defined herein are defined in the section in which they are used.

**C. Unclassified Claims.**

Certain types of claims are not placed into voting classes; instead they are unclassified. They are not considered impaired and they do not vote on the Plan because they are automatically entitled to specific treatment provided for them in the Bankruptcy Code. As such, the Proponent has not placed the following claims in a class. The treatment of these claims is provided below.

**1. Administrative Expenses and Fees**

Administrative expenses are claims for costs or expenses of administering the Debtor’s Chapter 11 case which are allowed under Code Section 503(b). Fees payable to the Clerk of the Bankruptcy Court and the Office of the United States Trustee were also incurred during the Chapter 11 Case. The Code requires that all administrative expenses be paid on the Effective Date of the Plan, unless a particular claimant agrees to a different treatment.

## **2. Court Approval of Professional Compensation and Expenses Required**

The Court must approve all professional compensation and expenses. Each professional person requesting compensation in the case pursuant to Sections 327, 328, 330, 331, 503(b) or 1103 of the Bankruptcy Code shall file an application for allowance of final compensation and reimbursement of expenses not later than ninety (90) days after the Confirmation Date. Nothing herein shall prohibit each professional person from requesting interim compensation during the course of this case pending Confirmation of this Plan. No motion or application is required to fix fees payable to the Clerk's Office or the Office of the United States Trustee, as those fees are determined by statute.

## **3. Priority Tax Claims**

Priority tax claims are certain unsecured income, employment and other taxes described by Code Section 507(a)(8). The Code requires, and thus this Plan provides, that each holder of such a 507(a)(8) priority tax claim receive on account of such claim regular installment payments in cash—

- (i) of a total value, as of the effective date of the plan, equal to the allowed amount of such claim;
- (ii) over a period ending not later than 5 years after the date of the order for relief under section 301, 302, or 303; and
- (iii) in a manner not less favorable than the most favored nonpriority unsecured claim provided for by the plan (other than cash payments made to a class of creditors under section 1122(b)).

The following chart lists of the Debtor's Section 507(a)(8) priority tax claims and their treatment under the Plan:

Description	Amount Owed	Treatment
NONE	NA	NA

**D. Classified Claims and Interests**

**1. Classes of Secured Claims**

Secured claims are claims secured by liens on property of the estate. The following represent all classes containing Debtor's secured pre-petition claims and their treatment under this Plan:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
1	Secured Claim of Quicken Loans, Inc. secured by mortgage lien on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.	NO	To be paid outside Plan in accordance with Note and Mortgage on Debtor's Residence at 11 Beryl Court, Kendall Park, NJ 08824.
1	Secured Claim of Toyota Motor Credit Corporation secured by lien on 2015 Toyota Camry.	NO	To be paid outside Plan in accordance with secured note.

## 2. Priority Non-Tax Claims

Certain priority non-tax claims that are referred to in Code Sections 507(a)(3), (4), (5), (6), and (7) are entitled to priority treatment. These claims are to be treated as follows:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
NA	None	NA	NA

## 3. Class of 11 U.S.C. § 523(8) Student Loans

Guaranteed student loans are non-dischargeable pursuant to 11 U.S.C. §523(a)(8). The Debtors do have guaranteed student loan obligations. The following chart identifies this Plan's treatment of the Class of holders of guaranteed student loan claims:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
2	Non-dischargeable unsecured student loan claims totaling \$353,918.00	NO	Debtors shall continue regular payments directly to student loan claim holders.

#### 4. Class of General Unsecured Claims

General unsecured claims are unsecured claims not entitled to priority under Code Section 507(a). These claims are to be treated as follows:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
3	General unsecured claims Totaling \$570,262.29	YES	The holders of the Allowed Claims in this Class shall be paid a total of 16 % of their Allowed Claims, payable over a period of five (5) years in annual installments, commencing on the Effective Date and continuing thereafter until paid in full. Debtor shall have the options of making monthly payments.

#### 5. Class(es) of Equity Interest Holders.

Interest holders are the parties who hold ownership interest (i.e., equity interest) in the Debtor. Since the Debtor is an individual, he is the equity holder of his own assets. The following chart identifies the Plan's treatment of the class of interest holders:

<u>CLASS#</u>	<u>DESCRIPTION</u>	<u>IMPAIRED</u> (Y/N)	<u>TREATMENT</u>
4	Debtor's ownership interests in their assets.	NO	The Debtor shall retain ownership of their assets except to the extent provided in the Plan.

#### E. Acceptance or Rejection of Plan.

Each impaired class of Creditors with claims against the Debtor's estate shall be entitled to vote separately to accept or reject the Plan. A class of Creditors shall have accepted the Plan if the Plan is accepted by at least two-thirds in the aggregate dollar amount and more than one-half in number of holders of the allowed Claims of such class that have accepted or rejected the

Plan. In the event that any impaired class of Creditors or Interest holders shall fail to accept the Plan in accordance with Section 1129(a) of the Bankruptcy Code, the Proponent reserves the right to request that the Bankruptcy Court confirm the Plan in accordance with Section 1129(b) of the Bankruptcy Code.

**F. Means of Effectuating the Plan.**

**1. Funding for the Plan.**

The funds needed to fulfill the Debtor's obligations under the Plan will be derived from income from the Debtor's employment.

**2. Post-Confirmation Management.**

The Debtor is an individual and manages their own financial affairs and will continue to do so after the Plan is confirmed.

**3. Disbursing Agent.**

Gillman, Bruton & Capone, LLC ("Disbursing Agent") shall act as the disbursing agent for the purpose of making all distributions provided for under the Plan. The Disbursing Agent shall serve without bond.

III.  
**TREATMENT OF MISCELLANEOUS ITEMS**

**A. Executory Contracts and Unexpired Leases**

**1. Assumptions**

The following are the unexpired leases and executory contracts to be assumed as obligations of the reorganized Debtor under this Plan: **NONE.**



**2. Rejections.**

The following are the unexpired leases and executory contracts to be rejected as obligations of the reorganized Debtor under this Plan: **NONE.**

The order confirming the Plan shall constitute an order approving the rejection of the lease or contract. If you are a party to a contract or lease to be rejected and you object to the rejection of your contract or lease, you must file and serve your objection to the Plan within the deadline for objecting to the confirmation of the Plan. See Disclosure Statement for the specific date.

**THE BAR DATE FOR FILING A PROOF OF CLAIM BASED ON A CLAIM ARISING FROM THE REJECTION OF A LEASE OR CONTRACT IS UP TO AND INCLUDING SIXTY (60) DAYS FOLLOWING THE ENTRY OF THE CONFIRMATION ORDER.** Any claim based on the rejection of an executory contract or unexpired lease will be barred if the proof of claim is not timely filed, unless the Court later orders otherwise.

**B. Changes in Rates Subject to Regulatory Commission Approval**

The Debtor is not in a business which is subject to governmental regulatory commission approval of its rates.

**C. Retention of Jurisdiction.**

The Court shall retain jurisdiction of this case pursuant to the provisions of Chapter 11 of the Bankruptcy Code, pending the final allowance or disallowance of all Claims affected by the Plan, and to make such orders as are necessary or appropriate to carry out the provisions of this Plan.

In addition, the Court shall retain jurisdiction to implement the provisions of the Plan in the manner as provided under Section 1142, sub-paragraphs (a) and (b) of the Bankruptcy Code. If the Court abstains from exercising, or declines to exercise jurisdiction, or is otherwise without jurisdiction over any matter set forth in this Section, or if the Debtor or the reorganized debtor elect to bring an action or proceeding in any other forum, then this Section shall have no effect upon and shall not control, prohibit or limit the exercise of jurisdiction by any other court, public authority or commission having competent jurisdiction over such matters.

**D. Procedures for Resolving Contested Claims.**

Objections to Claims and interests, except for those Claims more specifically deemed Allowed in the Plan, may be filed by the reorganized debtor or any party in interest up to and including sixty (60) days following the entry of the Confirmation Order. With respect to disputed Claims or interests, the Disbursing Agent will hold in a separate interest bearing reserve account such funds as would be necessary in order to make the required distribution on the Claim or interest, as listed either in the Debtor's schedules or the filed proof(s) of claim.

**E. Notices under the Plan.**

All notices, requests or demands with respect to this Plan shall be in writing and shall be deemed to have been received within five (5) days of the date of mailing, provided they are sent by registered mail or certified mail, postage prepaid, return receipt requested, and if sent to the Proponent, addressed to:

JUSTIN M. GILLMAN, ESQ.  
GILLMAN, BRUTON & CAPONE, LLC  
770 AMBOY AVENUE  
EDISON, NJ 08837  
(732) 661-1664  
EMAIL: ECF@GBCLAWGROUP.COM  
ATTORNEYS FOR PROPONENTS  
ROBERT ALVAREZ AND YANIRYS DIAZ-ALVAREZ

**F. Governing Law.**

Unless a rule of law or procedure is supplied by federal law (including the Bankruptcy Code and Bankruptcy Rules), the internal laws of the State of New Jersey shall govern the construction and implementation of the Plan and any agreements, documents, and instruments executed in connection with the Plan.

**G. Rights of Action.**

Any rights or causes of action accruing to the Debtor shall remain assets of the estate of the Reorganized Debtor. The Reorganized Debtor may pursue those rights of action, as appropriate, in accordance with what is in the best interests, and for the benefit, of the Reorganized Debtor.

**H. Revocation or Withdrawal.**

**1. Right to Revoke.**

The Debtor reserves the right to revoke or withdraw the Plan prior to the Confirmation Date.

**2. Effect of Withdrawal or Revocation.**

If the Debtor revokes or withdraws the Plan prior to the Confirmation Date, or if the Confirmation Date or the Effective Date do not occur, then the Plan shall be deemed null and void. In such event, nothing contained herein shall be deemed to constitute a waiver or release of any claims by or against the Debtor or any other person or to prejudice in any manner the rights of the Debtor or any person in any further proceedings involving the Debtor.

**I. Saturday, Sunday or Legal Holiday.**

If any payment or act under the Plan is required to be made or performed on a date that is not a Business Day, then the making of such payment or the performance of such act may be completed on the next succeeding Business Day, but shall be deemed to have been completed as of the required date.

**J. Distribution of Unclaimed Property.**

Except as otherwise provided in the Plan, any distribution of property (cash or otherwise) under the Plan which is unclaimed after five (5) years following the Confirmation Date shall be transferred by the Disbursing Agent to the Reorganized Debtor.

**IV.  
EFFECT OF CONFIRMATION OF PLAN**

**A. Discharge**

This Plan provides that upon confirmation of the Plan, Debtor shall be discharged of liability for payment of debts incurred before Confirmation, to the extent specified in 11 U.S.C. § 1141. However, any liability imposed by the Plan will not be discharged. If Confirmation of this Plan does not occur, the Plan shall be deemed null and void. In such event, nothing contained in this Plan shall be deemed to constitute a waiver or release of any

claims against the Debtor or its estate or any other persons, or to prejudice in any manner the rights of the Debtor or its estate or any person in any further proceeding involving the Debtor or its estate. The provisions of this Plan shall be binding upon Debtor, all Creditors and all Equity Interest Holders, regardless of whether such Claims or Equity Interest Holders are impaired or whether such parties accept this Plan, upon Confirmation thereof.

**B. Revesting of Property in the Debtor**

Except as provided in Section IV.D. hereinafter, and except as provided elsewhere in the Plan, the Confirmation revests all of the property of the estate in the Debtor.

**C. Modification of Plan**

The Proponent of the Plan may modify the Plan at any time before Confirmation. However, the Court may require a new disclosure statement or revoting on the Plan if Proponent modifies the Plan before Confirmation. The Proponent may also seek to modify the Plan at any time after Confirmation so long as (1) the Plan has not been substantially consummated and (2) the Court authorizes the proposed modification after notice and a hearing.

**D. Post-Confirmation Conversion/Dismissal**

A creditor or party in interest may bring a motion to convert or dismiss the case under § 1112(b), after the Plan is confirmed, if there is a default in performing under the Plan. If the Court orders the case converted to Chapter 7 after the Plan is confirmed, then all property that had been property of the Chapter 11 estate, and that has not been disbursed pursuant to the Plan, will revert in the Chapter 7 estate, and the automatic stay will be reimposed upon the revested property only to the extent that relief from stay was not previously granted by the Court during this case.

**E. Post-Confirmation Quarterly Fees**

Quarterly fees pursuant to 28 U.S.C. Section 1930 (a)(6) continue to be payable to the office of the United States trustee post-confirmation until such time as the case is converted, dismissed, or closed pursuant to a final decree.

## **EXHIBIT B**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re ROBERT ALVEREZ, YANIRYS C DIAZ-ALVEREZ

Case No. 20-14587-MBK

Reporting Period: Dec-20

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

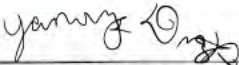
REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	2 Accts+Cash
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	2 Accts
Copies of bank statements		X	2 Accts+1 inv
Cash disbursements journals		X	2 Accts+ Cash
Statement of Operations		NA	
Balance Sheet		NA	
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging		NA	
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

Date 1/19/2021



Signature of Joint Debtor

Date 1/19/2021

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.



In re: ROBERTY ALVEREZ, YANIRYS C DIAZ-ALVEREZ

Case No. 20-14587-MBK

Debtor

Reporting Period December 31, 2020

WELLS FARGO 322/CJFCU WELLS FARGO 5390

# INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	67,663.89	3,165.96
<b>RECEIPTS</b>		
Wages (Net)	29,080.21	256,359.86
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	115.47	103,631.12
<b>Total Receipts</b>	- 29,195.68	359,990.98
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	3,361.86	36,973.95
Rental Payment(s)		
Other Secured Note Payments		
Utilities	716.18	6,920.76
Insurance	660.37	7,292.98
Auto Expense	313.93	844.52
Lease Payments		
IRA Contributions		
Repairs and Maintenance		8,006.73
Medical Expenses	15.98	3,842.64
Household Expenses	11,949.75	64,435.21
Charitable Contributions	155.35	837.85
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		1,084.00
Travel and Entertainment	2,423.15	21,355.16
Gifts	500.00	743.03
Other (attach schedule)	(1,724.16)	112,936.95
<b>Total Ordinary Disbursements</b>	- 18,372.41	265,273.78
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	350.00	16,821.00
U. S. Trustee Fees	-	2,925.00
Other Reorganization Expenses (attach schedule)	-	-
<b>Total Reorganization Items</b>	- 350.00	- 19,746.00
<b>Total Disbursements (Ordinary + Reorganization)</b>	- 18,722.41	- 285,019.78
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	- 10,473.27	- 74,971.20
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	78,137.16	- 78,137.16

FORM MOR-1(INDV)  
(9/99)

In re: ROBERT ALVEREX, YANIRYS C DIAZ-ALVEREZ  
Debtor  
WELLS FARGO 322

Case No. 20-14587-MBK  
Reporting Period: December 31, 2020

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>			
TRANSFERS BETWEEN ACCTS			1,100.00
ZELLE			506.00
VENDOR REFUND			12.09
EXPENSE REIMBURSEMENT	115.00		580.00
INCOME TAX RETUNDS			98,947.00
INTEREST/DIVIDENDS	0.47		18.79
LOAN FROM FAMILY MEMBER			800.00
MOBIL DEPOSITS			1,667.24
TOTAL	115.47		103,631.12
<b>Other Taxes</b>			
TOTAL	-		-
<b>Other Ordinary Disbursements</b>			
FAMILY DISBURSEMENTS	743.84		6,703.84
CHILDREN EXPENSES			5,687.65
STUDENT LOAN PAYMENT	5,320.00		57,754.54
TRANSFERS TO CHECKING/SAVINGS	(7,788.00)		(2,670.04)
INVESTMENT LOSS (GAINS)			42,502.49
INVESTMENT EXPENSES			67.97
NOTE PAYABLE TOYOTA			2,890.50
TOTAL	(1,724.16)		112,936.95
<b>Other Reorganization Expenses</b>			
TOTAL	-		-

FORM MOR-1 (INDV) (CON'T)  
(9/99)



TIE IN	
AMERITRADE	0.38
FIDELITY	-
WF	70,301.09
DIP	7,835.69
CJFCU	-
CASH	-
TOTAL	<u>78,137.16</u>

**Wells Fargo Way2Save Savings**

December 31, 2020 ■ Page 1 of 3

**WELLS  
FARGO**

ROBERT ALVAREZ  
 YANIRYS DIAZ  
 DEBTOR IN POSSESSION  
 CH11 CASE #20-14587 (NJ)  
 11 BERYL CT  
 KENDALL PARK NJ 08824-1201

**Questions?**

*Available by phone 24 hours a day, 7 days a week:*  
 Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

*En español:* 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (347)

P.O. Box 6995

Portland, OR 97228-6995

**You and Wells Fargo**

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

**Statement period activity summary**

Beginning balance on 12/1	\$22,100.62
Deposits/Additions	50,600.47
Withdrawals/Subtractions	- 2,400.00
<b>Ending balance on 12/31</b>	<b>\$70,301.09</b>

Account number: [REDACTED] 5390

ROBERT ALVAREZ  
 YANIRYS DIAZ  
 DEBTOR IN POSSESSION  
 CH11 CASE #20-14587 (NJ)

*New Jersey account terms and conditions apply*

For Direct Deposit use

Routing Number (RTN): 021200025

**Interest summary**

Interest paid this statement	\$0.47
Average collected balance	\$56,213.52
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.47
Interest paid this year	\$1.07

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/10	Online Transfer From Rosario W Savings xxxxxxxx9464 Ref #Ib09Dwmyfw on 12/10/20	48,000.00		70,100.62
12/11	Recurring Transfer From Alvarez R Everyday Checking Ref #Op09Dyctnh xxxxxx1322	800.00		70,900.62
12/18	* Online Transfer to Alvarez R Everyday Checking xxxxxx1322 Ref #Ib09Gj8Lm9 on 12/18/20		1,500.00	69,400.62
12/22	* Online Transfer to Alvarez R Everyday Checking xxxxxx1322 Ref #Ib09H5Cmh3 on 12/22/20		400.00	69,000.62
12/24	Online Transfer From Alvarez R Everyday Checking xxxxxx1322 Ref #Ib09Hjn4MS on 12/24/20	1,000.00		70,000.62
12/28	Recurring Transfer From Alvarez R Everyday Checking Ref #Op09Hp85Yr xxxxxx1322	800.00		70,800.62
12/29	* Online Transfer to Alvarez R Everyday Checking xxxxxx1322 Ref #Ib09Jcv7Fh on 12/29/20		500.00	70,300.62
12/31	Interest Payment	0.47		70,301.09
Ending balance on 12/31				70,301.09
Totals		\$50,600.47	\$2,400.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

\* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

## Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2020 - 12/31/2020	Standard monthly service fee \$5.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any <b>ONE</b> of the following account requirements		
· Minimum daily balance	\$300.00	\$22,100.62 <input checked="" type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$800.00 <input checked="" type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM



## = \$ \_\_\_\_\_

12:27 PM

DIAS-ALVEREZ, ROBERT &amp; YANIRYS

01/19/21

**Reconciliation Summary****DEBTOR IN POSSESSION - 5390, Period Ending 12/31/2020**

---

	Dec 31, 20
Beginning Balance	22,100.62
Cleared Transactions	
Checks and Payments - 3 items	-2,400.00
Deposits and Credits - 5 items	50,600.47
Total Cleared Transactions	48,200.47
Cleared Balance	70,301.09
Register Balance as of 12/31/2020	70,301.09
Ending Balance	70,301.09

12:27 PM

DIAS-ALVEREZ, ROBERT &amp; YANIRYS

01/19/21

## Reconciliation Detail

DEBTOR IN POSSESSION - 5390, Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						22,100.62
Cleared Transactions						
Checks and Payments - 3 items						
Check	12/18/2020		TRANSFER	X	-1,500.00	-1,500.00
Check	12/22/2020		TRANSFER	X	-400.00	-1,900.00
Check	12/29/2020		TRANSFER	X	-500.00	-2,400.00
Total Checks and Payments					-2,400.00	-2,400.00
Deposits and Credits - 5 items						
Check	12/11/2020		TRANSFER	X	800.00	800.00
Check	12/24/2020		TRANSFER	X	1,000.00	1,800.00
Check	12/28/2020		TRANSFER	X	800.00	2,600.00
Deposit	12/31/2020		INTEREST INCOME	X	0.47	2,600.47
Deposit	12/31/2020		TRANSFER	X	48,000.00	50,600.47
Total Deposits and Credits					50,600.47	50,600.47
Total Cleared Transactions					48,200.47	48,200.47
Cleared Balance					48,200.47	70,301.09
Register Balance as of 12/31/2020					48,200.47	70,301.09
Ending Balance					48,200.47	70,301.09



Register: DEBTOR IN POSSESSION - 5390

From 12/01/2020 through 12/31/2020

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
12/11/2020		TRANSFER	WELLS FARGO - 1322			X	800.00	22,900.62
12/18/2020		TRANSFER	WELLS FARGO - 1322		1,500.00	X		21,400.62
12/22/2020		TRANSFER	WELLS FARGO - 1322		400.00	X		21,000.62
12/24/2020		TRANSFER	WELLS FARGO - 1322			X	1,000.00	22,000.62
12/28/2020		TRANSFER	WELLS FARGO - 1322			X	800.00	22,800.62
12/29/2020		TRANSFER	WELLS FARGO - 1322		500.00	X		22,300.62
12/31/2020		INTEREST INCOME	INTEREST AND DIVI...	Deposit		X	0.47	22,301.09
12/31/2020		TRANSFER	EXCHANGE	Deposit		X	48,000.00	70,301.09

**Wells Fargo Everyday Checking**

December 31, 2020 ■ Page 1 of 9

**WELLS  
FARGO**

ROBERT ALVAREZ  
 YANIRYS DIAZ-ALVAREZ  
 DEBTOR IN POSSESSION  
 CH11 CASE #20-14587 (NJ)  
 11 BERYL CT  
 KENDALL PARK NJ 08824-1201

**Questions?**

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 Telecommunications Relay Services calls accepted

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En español: 1-877-727-2932

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Write: Wells Fargo Bank, N.A. (347)  
 P.O. Box 6995  
 Portland, OR 97228-6995

**You and Wells Fargo**

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

**Account options**

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](https://www.wellsfargo.com) or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input checked="" type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

**Statement period activity summary**

Beginning balance on 12/1	\$26,517.89
Deposits/Additions	59,625.81
Withdrawals/Subtractions	- 78,308.01
<b>Ending balance on 12/31</b>	<b>\$7,835.69</b>

Account number: [REDACTED] 322

ROBERT ALVAREZ  
 YANIRYS DIAZ-ALVAREZ  
 DEBTOR IN POSSESSION  
 CH11 CASE #20-14587 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN): [REDACTED]

**Overdraft Protection**

Your account is linked to the following for Overdraft Protection:

■ Savings - [REDACTED]



WELLS  
FARGO

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/1		Purchase Return authorized on 11/30 Octopus Music Scho 732-4918993 NJ S300335812573306 Card 5394	-66.00		
12/1		Purchase authorized on 11/30 Fanduel.Com 800-475-2250 NY S380335453164961 Card 5394		-10.00	
12/1		Purchase authorized on 11/30 WWW Costco Com 800-955-2292 WA S300335487662838 Card 2503		-59.98	
12/1		Purchase authorized on 11/30 Amazon.Com*OH4Hu3x Amzn.Com/Bill WA S300335721208970 Card 2503		-200.00	
12/1		Purchase authorized on 11/30 Frg*Mbshop.Com 888-652-7467 FL S300336058777506 Card 5394		-58.15	
12/1		Recurring Payment authorized on 11/30 Grncheforder-008 888-236-7295 CO S380336196039466 Card 2503		-59.93	
12/1		Zelle to Perkins Kelly Ref #Pp09C5Ljvs		-30.00	
12/1		Public Service Pseg 007071073708 Robert Alvarez		301.49	25,864.34
12/2		Purchase authorized on 11/27 Target.Com * 800-591-3869 MN S580333168033250 Card 2503		13.58	
12/2		Purchase authorized on 11/27 Target.Com * 800-591-3869 MN S580333168033250 Card 2503		20.69	
12/2		Purchase authorized on 11/29 Constellation@Grou Hamilton NJ S460335001882489 Card 5394		176.01	
12/2		Purchase authorized on 11/30 Monat Global Corp 844-6966628 FL S460336086993752 Card 5394		245.23	
12/2		Recurring Payment authorized on 11/30 Octopus Music Scho 732-4918993 NJ S300336202574239 Card 5394		152.50	
12/2		Purchase authorized on 12/01 Tile Monmouth Junct 732-422-7400 NJ S380336776545406 Card 5394		899.10	
12/2		Purchase authorized on 12/01 Blue Point Grill Bluepointgril NJ S460337020173583 Card 2503		250.00	24,107.23
12/3		Purchase authorized on 12/01 Operation Undergro 559-3003509 CA S580336732337589 Card 2503		65.35	
12/3		Recurring Payment authorized on 12/02 Misfits Market 215-995-0065 NJ S460337324789199 Card 2503		27.50	
12/3		Purchase authorized on 12/02 Fanduel 800-475225 NY S300337408759314 Card 5394		5.00	
12/3		Recurring Payment Intl authorized on 12/02 Cinque Wine & Deli Athens Grc S460337571971191 Card 5394		386.30	
12/3		International Purchase Transaction Fee		11.58	
12/3		Zelle to Pinto Marco on 12/03 Ref #Rp09Ck53K7		100.00	
12/3		Zelle to Mercado Sister on 12/03 Ref #Rp09Cmdxmv		150.00	
12/3		Recurring Payment Rev Intl on 12/02 Cinque Wine & Deli Athens Grc S460337571971191 Card 5394	-383.65		
12/3		International Purch Trans Fee Reversal	11.50		23,766.65
12/4		Deposit Made In A Branch/Store	26,833.00		
12/4		Purchase authorized on 12/02 Gnc.Com 412-288-4600 PA S460337530644948 Card 5394		241.46	
12/4		Purchase authorized on 12/03 Amazing Escape Roo 6099190091 NJ S460338481050145 Card 5394		67.98	
12/4		Cash eWithdrawal in Branch/Store 12/04/2020 11:54 Am 1373 Route 27 Somerset NJ 5394		100.00	
12/4		Purchase authorized on 12/04 Stop & Shop 0802 Franklin Twns NJ P00380339744327386 Card 5394		103.16	50,087.05
12/7		Purchase authorized on 11/29 Amazon.Com*Ve5CO5P Amzn.Com/Bill WA S460334698757050 Card 2503		22.17	
12/7		Purchase authorized on 12/03 Bahama Breeze 0003 Princeton NJ S380339002198725 Card 5394		48.95	
12/7		Purchase authorized on 12/04 New Nail Time and Kendall Park NJ S380339697099416 Card 2503		70.00	
12/7		Purchase authorized on 12/05 Fanduel.Com 800-475-2250 NY S580340853863105 Card 5394		5.00	



## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/7		Purchase authorized on 12/06 Fanduel.Com 800-475-2250 NY S460341700471310 Card 5394		10.00	
12/7		ATM Withdrawal authorized on 12/07 1373 Rt 27 Franklin NJ 0002859 ATM ID 2296A Card 5394		100.00	
12/7		Zelle to Giraldo Adrianawillies Gf on 12/07 Ref #Rp09Db64Q5 Fingerlakes House		550.00	
12/7		Zelle to Giraldo Adrianawillies Gf on 12/07 Ref #Rp09Db68Gh Finger Lake House		550.00	
12/7		Purchase authorized on 12/07 Bottle King Prin 343 W MO Livingston NJ P00580343000414152 Card 5394		236.29	48,494.64
12/8		Recurring Payment authorized on 12/07 ABC*Retro Fitness 888-8279262 NJ S300342378583616 Card 5394		21.31	
12/8		Recurring Payment authorized on 12/07 Vzwriss*Bill Pay 800-9220204 CA S300342515861852 Card 5394		258.75	
12/8		Purchase authorized on 12/07 Fanduel 800-475225 NY S300342590555142 Card 5394		10.00	
12/8		Recurring Payment authorized on 12/07 Grncheforder-009 888-236-7295 CO S580343195463801 Card 2503		59.93	
12/8		Bill Pay Elfi Mobile xxxx32472 on 12-08		1,500.00	
12/8		Bill Pay Sofi Mobile xxxxx32472 on 12-08		3,400.00	43,244.65
12/9		Purchase authorized on 12/08 BT Giuseppe's pizzard 917-533-2574 NJ S300343573245900 Card 5394		93.41	
12/9		Recurring Payment authorized on 12/08 Verizon*Recurring 800-Verizon FL S380343639684183 Card 5394		155.94	
12/9		Purchase authorized on 12/08 Fanduel 800-475225 NY S460343779979203 Card 5394		10.00	42,985.30
12/10		Capital Health Direct Dep 201210 929917722808Chl Diaz-Alvarez, Yanirys	3,351.25		
12/10		Capital Health Direct Dep 201210 929917722807Chl Diaz-Alvarez, Yanirys	6,671.04		
12/10		Purchase authorized on 12/09 Mail Boxes Etc Positano Ita S460344408645896 Card 5394		743.84	
12/10		Purchase authorized on 12/09 Fanduel 800-475225 NY S580344611271912 Card 5394		5.00	
12/10		Online Transfer to Rosario W Savings xxxxxxxx9464 Ref #lb09Dv7Wp3 on 12/10/20		45,000.00	
12/10		Online Transfer to Rosario W Savings xxxxxxxx9464 Ref #lb09Dv99Vh on 12/10/20		3,000.00	4,258.75
12/11		Zeneca 4646 EDI Paymnt Dec 10 2000772237 9*0050\Ge*000001*000005808\lea*00001*000005808\	10.00		
12/11		Recurring Transfer to Alvarez R Way2Save Savings Ref #Op09Dyctnh xxxxxx5390		800.00	
12/11		Recurring Transfer to Rosario W Savings Ref #Op09Dyhfwr xxxxxxxx9464		200.00	
12/11		Zelle to Hypolite Renee on 12/11 Ref #Rp09F4Ywdl		500.00	2,768.75
12/14		Purchase authorized on 12/11 Longwood Gardens I 610-3885460 PA S460346588477205 Card 2503		76.00	
12/14		Purchase authorized on 12/11 Jampol Kinney Cpas 732-957-1500 NJ S300346612512644 Card 5394		350.00	
12/14		Purchase authorized on 12/12 2CO.Com*Macxdvd.CO Amsterdam Nld S460347579540556 Card 5394		27.67	
12/14		Zelle to Mercado Sister on 12/12 Ref #Rp09F9Nzsv for Mom		100.00	
12/14		Purchase with Cash Back \$ 40.00 authorized on 12/12 Wegmans #93 240 Nassau PA Princeton NJ P00460347716130975 Card 5394		192.66	
12/14		Zelle to Wegman Julie on 12/13 Ref #Rp09Fdh3D3 Casa Palmar House June 25 Will Send The Re		500.00	
12/14		Purchase authorized on 12/13 Popeyes 5814 New Brunswick NJ S460348617775589 Card 5394		39.43	
12/14		Purchase authorized on 12/13 Fanduel.Com 800-475-2250 NY S460348858269311 Card 5394		10.00	



## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/14		Zelle to Wegman Julie on 12/14 Ref #Rp09Fjwx4 Casa Palmar June 25th Yanirys Diaz Alvarez		500.00	
12/14		Newyorklife-AARP Insurance Dec 20 A9184725 Yanirys Diaz Alvarez		35.88	937.11
12/15		Pediatric Medica Payroll 201211 055660 Diaz -Alvarez Yanirys	2,294.93		
12/15		Astrazeneca Phar Payroll 201215 20121505132298 Robert Alvarez	2,429.12		
12/15		Purchase authorized on 12/13 Amzn Mktp US*0Q1F0 Amzn.Com/Bill WA S580348603810411 Card 5394		27.75	
12/15		Purchase authorized on 12/13 Apple.Com/Bill 866-712-7753 CA S380349018850864 Card 5394		74.63	
12/15		Purchase authorized on 12/13 Amzn Mktp US*4E0Ni Amzn.Com/Bill WA S580349176539178 Card 2503		5.18	
12/15		Purchase authorized on 12/14 Fanduel.Com 800-475-2250 NY S460349460803831 Card 5394		7.00	
12/15		Recurring Payment authorized on 12/14 Tmx*Terminix Intl 800-8376464 TN S580350082845473 Card 5394		196.72	
12/15		Zelle to Hypolite Renee on 12/15 Ref #Rp09Fsc93W 1000 Down 1500 to Go		500.00	
12/15		Purchase authorized on 12/15 Bottle King Prin 343 W MO Livingston NJ P00380350784792166 Card 5394		134.28	
12/15		Upromise Invmnts Achcntrbts 121520 000018735336009 420 19600305802		150.00	
12/15		Upromise Invmnts Achcntrbts 121520 000018735336009 421 19600305803		150.00	4,415.60
12/16		Purchase authorized on 12/15 Goodwill Ind #906 East Brunswic NJ S580350672963800 Card 2503		55.00	
12/16		Purchase authorized on 12/15 Fanduel.Com 800-475-2250 NY S580350701149337 Card 5394		25.00	
12/16		Zelle to Hypolite Renee on 12/16 Ref #Rp09G28Zlb		500.00	
12/16		Guardian/Berksh Ins. Prem. 121620 306990 Yanirys Diaz		518.95	3,316.65
12/17		Purchase authorized on 12/15 Five Below 321 North Brunswi NJ S300350607266759 Card 2503		104.56	
12/17		Purchase authorized on 12/15 Stop & Shop 0802 Franklin Twns NJ S460350767068187 Card 2503		27.92	
12/17		Purchase authorized on 12/15 Amazon.Com*9P7Ud4U Amzn.Com/Bill WA S380351185540816 Card 2503		18.10	
12/17		Recurring Payment authorized on 12/16 Misfits Market 215-995-0065 NJ S580351297575473 Card 2503		42.34	
12/17		Zelle to Hypolite Renee on 12/17 Ref #Rp09G93Tsj Maldives Flight		500.00	
12/17		Jackson NAT1 Pol Prem Vica003634 Robert Alvarez		60.03	
12/17		Upromise Invmnts Achcntrbts 121720 000018749951001 396 19600305802		150.00	
12/17		Upromise Invmnts Achcntrbts 121720 000018749951001 397 19600305803		150.00	2,263.70
12/18		Zelle From Renee Hypolite on 12/18 Ref # USA0Ad12B0F3	500.00		
12/18		Online Transfer From Alvarez R Way2Save Savings xxxxxx5390 Ref #lb09Gj8Lm9 on 12/18/20	1,500.00		
12/18		Purchase authorized on 12/15 Amzn Mktp US*Y52x1 Amzn.Com/Bill WA S300350636416265 Card 5394		33.94	
12/18		Purchase authorized on 12/17 Amazon.Com*2N6V64I Amzn.Com/Bill WA S460352742927485 Card 5394		185.00	
12/18		Purchase authorized on 12/17 Sq *Solashful Milltown NJ S300352777796680 Card 2503		149.50	
12/18		Purchase authorized on 12/17 Dollar Tree North Brunswi NJ S300352790627909 Card 2503		8.33	
12/18		Purchase authorized on 12/17 Blue Point Grill Bluepointgril NJ S300352830389236 Card 2503		500.00	
12/18		Purchase authorized on 12/18 Costco Whse #1174 North Brunswi NJ P00460353590417924 Card 5394		333.32	



## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/18		Purchase authorized on 12/18 Costco Whse #1174 North Brunswi NJ P00380353591998689 Card 5394		6.37	
12/18		Zelle to Hypolite Renee on 12/18 Ref #Rp09Gj8Rp5 Thats All of It		1,000.00	2,047.24
12/21		Zeneca 4646 EDI Paymnt Dec 20 2000777566 SE*9*0121\Ge*000001*000005828\lea*00001*000005828	105.00		
12/21		Purchase authorized on 12/15 Amzn Mktp US*Qb555 Amzn.Com/Bill WA S300350789914434 Card 5394		11.85	
12/21		Purchase authorized on 12/18 Dunkin #306849 Franklin Park NJ S580353476362459 Card 5394		74.68	
12/21		Purchase authorized on 12/18 Cvs/Pharmacy #0603 North Brunswi NJ S580353546131748 Card 5394		112.76	
12/21		Purchase authorized on 12/18 Sp * Nailboo Httpsnailboo. CA S300353579668289 Card 2503		117.27	
12/21		Purchase authorized on 12/18 Tm *Magic of Light 800-653-8000 CA S460353595936121 Card 2503		25.00	
12/21		Purchase authorized on 12/18 Amazon.Com*Pb1JJ89 Amzn.Com/Bill WA S380353818156589 Card 5394		25.00	
12/21		Purchase authorized on 12/18 Amazon.Com*Ck03Y05 Amzn.Com/Bill WA S380353833440497 Card 2503		24.06	
12/21		Purchase authorized on 12/19 Bp#9568304Kanchan Somerset NJ S580354680736329 Card 2503		24.88	
12/21		Purchase authorized on 12/19 Dollar Bazaar New Brunswick NJ P00000000234784358 Card 2503		67.49	
12/21		Purchase authorized on 12/19 Wegmans #93 240 Nassau PA Princeton NJ P00300354767104934 Card 2503		200.17	
12/21		Purchase authorized on 12/19 Rasoi Monmouth Junc NJ S380354780519813 Card 5394		50.91	
12/21		Purchase authorized on 12/20 Fanduel.Com 800-475-2250 NY S46035567604388 Card 5394		5.00	
12/21		Purchase authorized on 12/20 Fanduel.Com 800-475-2250 NY S380355713982857 Card 5394		6.00	
12/21		Purchase authorized on 12/20 Kumo 27 Restaurant South Brunswi NJ S300355844287423 Card 5394		206.83	
12/21		Purchase authorized on 12/20 Fanduel 800-475225 NY S460356031529107 Card 5394		10.00	
12/21		Zelle to Hammer Rachel on 12/21 Ref #Pp09Gyvbpbk		15.00	1,175.34
12/22		Online Transfer From Alvarez R Way2Save Savings xxxxxx5390 Ref #Ib09H5Cmh3 on 12/22/20	400.00		
12/22		Purchase with Cash Back \$ 50.00 authorized on 12/22 Stop & Shop 0802 Franklin Twns NJ P00380357554955124 Card 5394		143.94	
12/22		Purchase with Cash Back \$ 20.00 authorized on 12/22 Stop & Shop 0802 Franklin Twns NJ P00460357720898624 Card 5394		32.96	
12/22		Toyota Pay Tfs 201222 029-6766616 029-6766616		289.05	
12/22		Dept Education Student Ln 201221 605Lt98Bff1 Robert Alvarez		426.00	689.39
12/23		Online Transfer From Rosario W Savings xxxxxxxx9464 Ref #Ib09Hdx6Q4 on 12/23/20	200.00		
12/23		Purchase authorized on 12/17 Amzn Mktp US*D50C4 Amzn.Com/Bill WA S380352792416461 Card 2503		19.79	
12/23		Purchase authorized on 12/17 Amzn Mktp US*619Ui Amzn.Com/Bill WA S300353019424778 Card 5394		44.99	
12/23		Purchase authorized on 12/21 Amazon.Com*Yn9C92Q Amzn.Com/Bill WA S300357009236958 Card 2503		25.00	
12/23		Purchase authorized on 12/22 Amazon.Com*Ti9Z621 Amzn.Com/Bill WA S580357613129437 Card 2503		50.00	
12/23		Purchase authorized on 12/22 Vivint Inc/US 800-216-5232 UT S380357624495578 Card 5394		79.42	
12/23		Purchase authorized on 12/22 Amazon.Com*Aa5Yn3T Amzn.Com/Bill WA S380357629705575 Card 2503		3.83	
12/23		Zelle to Mercado Sister on 12/23 Ref #Rp09Hxd8V for Fish Soup		50.00	
12/23		Brighthouse Fin Payment 201223 50001545474 Yanirys Diaz-Alvarez		70.11	546.25



WELLS  
FARGO

## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/24		Capital Health Direct Dep 201224 687081935609Chl Diaz-Alvarez, Yanirys	6,686.92		
12/24		Purchase authorized on 12/23 West-Chester PA PA West Chester PA S580358788892758 Card 5394		2.25	
12/24		Recurring Payment authorized on 12/23 Grncheford-004 888-236-7295 CO S300359144993080 Card 2503		31.94	
12/24		Online Transfer to Alvarez R Way2Save Savings xxxxxx5390 Ref #lb09Hjn4MS on 12/24/20		<del>1,000.00</del>	
12/24		Online Transfer to Rosario W Savings xxxxxxxx9464 Ref #lb09Hjn98C on 12/24/20		200.00	
12/24		Purchase authorized on 12/24 Costco Whse #1174 North Brunswi NJ P00460359595235250 Card 5394		191.91	
12/24		Purchase authorized on 12/24 Costco Whse #1174 North Brunswi NJ P00300359596909617 Card 5394		6.37	
12/24		Purchase with Cash Back \$ 50.00 authorized on 12/24 Stop & Shop 0802 Franklin Twns NJ P00300359623189286 Card 5394		118.44	5,682.26
12/28		Purchase Return authorized on 12/24 Amzn Mktp US Amzn.Com/Bill WA S620360547294910 Card 5394	11.85		
12/28		Purchase authorized on 12/23 Teca Restaurant An 610-7388244 PA S300358849804143 Card 5394		228.35	
12/28		Purchase authorized on 12/23 Prime Video*Gc7My4 888-802-3080 WA S300359090940242 Card 2503		3.19	
12/28		Recurring Payment authorized on 12/24 Apple.Com/Bill 866-712-7753 CA S380359313495993 Card 5394		2.99	
12/28		Purchase authorized on 12/24 Fanduel.Com 800-475-2250 NY S580359561043214 Card 5394		25.00	
12/28		Recurring Transfer to Alvarez R Way2Save Savings Ref #Op09Hp85Yr xxxxxx5390		<del>800.00</del>	
12/28		Recurring Transfer to Rosario W Savings Ref #Op09Hp86Zh xxxxxxxxxx9464		200.00	
12/28		Zelle to G Marco on 12/25 Ref #Rp09Hrhqjm		40.00	
12/28		ATM Withdrawal authorized on 12/25 3510 State Rte 27 Kendall Park NJ 0002270 ATM ID 0216V Card 5394		100.00	
12/28		Purchase authorized on 12/25 Popeyes #11083 Perth Amboy NJ S460360669224985 Card 5394		31.62	
12/28		Zelle to Lusiana on 12/25 Ref #Rp09Hsf7T Para Morena		50.00	
12/28		Purchase authorized on 12/25 Fanduel.Com 800-475-2250 NY S460360862113567 Card 5394		5.00	
12/28		Purchase authorized on 12/26 Blue Point Grill Princeton NJ S300361783971934 Card 5394		35.47	
12/28		Purchase authorized on 12/26 Amzn Mktp US*7Z6V9 Amzn.Com/Bill WA S580361786883082 Card 2503		19.49	
12/28		Purchase authorized on 12/26 Amazon.Com*0G9Ld19 Amzn.Com/Bill WA S580361786980984 Card 2503		15.05	
12/28		Recurring Payment authorized on 12/27 Apple.Com/Bill 866-712-7753 CA S300362362050187 Card 2503		2.99	
12/28		Purchase authorized on 12/27 Brick Farm Market Hopewell NJ S460362586948243 Card 5394		34.25	
12/28		Purchase authorized on 12/27 Brick Farm Market Hopewell NJ S580362596197357 Card 5394		18.60	
12/28		Purchase authorized on 12/27 Amazon.Com*O051403 Amzn.Com/Bill WA S580362810444045 Card 5394		90.00	
12/28		Purchase authorized on 12/27 Prime Video*7A87E9 888-802-3080 WA S460362856918627 Card 2503		8.52	
12/28		Purchase authorized on 12/28 The Home Depot 6917 Monmouth Jct NJ P00460363713310291 Card 5394		27.64	
12/28		Zelle to G Marco on 12/28 Ref #Rp09J6Xk7R		85.00	
12/28		Quicken Loans Mtg Pymts 122420 3348492330 Wells Fargo		3,361.86	509.09
12/29		Allstate NJ Ins Prem Ref Dec 20 003551633906 Refund	24.60		
12/29		Online Transfer From Alvarez R Way2Save Savings xxxxxx5390 Ref #lb09Jcv7Fh on 12/29/20	500.00		



WELLS  
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/29		Purchase authorized on 12/28 Walgreens #6090 Franklin Park NJ S380363734065429 Card 5394		15.98	
12/29		Purchase with Cash Back \$ 40.00 authorized on 12/29 Lowe's #1658 Woodbridge NJ P00460364668324561 Card 5394		69.90	
12/29		Purchase authorized on 12/29 Costco Whse #0323 Edison NJ P00580364701269881 Card 5394		102.52	
12/29	130	Check		50.00	
12/29	129	Check		50.00	745.29
12/30		Purchase authorized on 12/28 Thechildrensplace. 201-558-2683 NJ S300363594418316 Card 2503		31.95	
12/30		Purchase authorized on 12/29 Stop & Shop 0802 Franklin Twns NJ S380364618001664 Card 2503		34.85	
12/30		Purchase authorized on 12/29 Stop & Shop 0802 Franklin Twns NJ S580364621750390 Card 2503		9.01	
12/30		Purchase authorized on 12/29 Kumo 27 Restaurant South Brunswick NJ S380364626979881 Card 2503		37.80	
12/30		Purchase authorized on 12/29 Gnc.Com 412-288-4600 PA S460364660344123 Card 5394		143.98	
12/30		Recurring Payment authorized on 12/29 Apple.Com/Bill 866-712-7753 CA S460364664691740 Card 2503		14.99	
12/30		Purchase authorized on 12/29 Marshalls #058 E Brunswick NJ S580364768863366 Card 2503		125.53	347.18
12/31		Astrazeneca Phar Payroll 201231 20123105132298 Robert Alvarez	7,645.95		
12/31		Purchase authorized on 12/29 Hobby-Lobby #508 South Plainfi NJ S380364736811664 Card 2503		34.11	
12/31		Recurring Payment authorized on 12/30 Misfits Market 215-995-0065 NJ S300365343735797 Card 2503		33.97	
12/31		Purchase authorized on 12/30 Amazon.Com*2W8Ea1L Amzn.Com/Bill WA S580365617446582 Card 5394		50.36	
12/31		Purchase authorized on 12/30 New Nail Time and Kendall Park NJ S300365674671129 Card 2503		40.00	7,835.69
<b>Ending balance on 12/31</b>					<b>7,835.69</b>
<b>Totals</b>			<b>\$59,625.81</b>	<b>\$78,308.01</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
129	12/29	50.00	130	12/29	50.00

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2020 - 12/31/2020

Standard monthly service fee \$10.00

You paid \$0.00

**How to avoid the monthly service fee**Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Age of primary account owner
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$500.00

\$347.18 ☐

\$500.00

\$29,219.81 ☒

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01/19/21

DIAS-ALVEREZ, ROBERT &amp; YANIRYS

**Reconciliation Summary**

WELLS FARGO - 1322, Period Ending 12/31/2020

	Dec 31, 20
Beginning Balance	26,517.89
Cleared Transactions	
Checks and Payments - 162 items	-78,308.01
Deposits and Credits - 19 items	59,625.81
Total Cleared Transactions	-18,682.20
Cleared Balance	7,835.69
Register Balance as of 12/31/2020	7,835.69
Ending Balance	7,835.69

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01/19/21

## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Reconciliation Detail

WELLS FARGO - 1322, Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						26,517.89
Cleared Transactions						
Checks and Payments - 162 items						
Check	12/01/2020		PSE&G	X	-301.49	-301.49
Check	12/01/2020		AMAZON	X	-200.00	-501.49
Check	12/01/2020		COSTCO	X	-59.98	-561.47
Check	12/01/2020		GREEN CHEF	X	-59.93	-621.40
Check	12/01/2020		MLBSHOP.COM	X	-58.15	-679.55
Check	12/01/2020		ZELLE	X	-30.00	-709.55
Check	12/01/2020		FANDUEL.COM	X	-10.00	-719.55
Check	12/02/2020		TLE MONMOUTH J...	X	-899.10	-1,618.65
Check	12/02/2020		BLUE POINT GRILL	X	-250.00	-1,868.65
Check	12/02/2020		MONAT GLOBAL	X	-245.23	-2,113.88
Check	12/02/2020		CONSTELLATION	X	-176.01	-2,289.89
Check	12/02/2020		OCTOPUS MUSIC ...	X	-152.50	-2,442.39
Check	12/02/2020		TARGET	X	-20.69	-2,463.08
Check	12/02/2020		TARGET	X	-13.58	-2,476.66
Check	12/03/2020		Cinque Wine & Deli	X	-386.30	-2,862.96
Check	12/03/2020		ZELLE	X	-150.00	-3,012.96
Check	12/03/2020		ZELLE	X	-100.00	-3,112.96
Check	12/03/2020		OPERATION UNDE...	X	-55.35	-3,168.31
Check	12/03/2020		MISFITS MARKET	X	-27.50	-3,195.81
Check	12/03/2020		INTERNATIONAL P...	X	-11.58	-3,207.39
Check	12/03/2020		FANDUEL.COM	X	-5.00	-3,212.39
Check	12/04/2020		GNC	X	-241.46	-3,453.85
Check	12/04/2020		STOP & SHOP	X	-103.16	-3,557.01
Check	12/04/2020		WITHDRAWAL	X	-100.00	-3,657.01
Check	12/04/2020		AMAZING ESCAPE ...	X	-67.98	-3,724.99
Check	12/07/2020		ZELLE	X	-550.00	-4,274.99
Check	12/07/2020		ZELLE	X	-550.00	-4,824.99
Check	12/07/2020		BOTTLE KING	X	-236.29	-5,061.28
Check	12/07/2020		WITHDRAWAL	X	-100.00	-5,161.28
Check	12/07/2020		NEW NAIL TIME	X	-70.00	-5,231.28
Check	12/07/2020		BAHAMA BREEZE	X	-48.95	-5,280.23
Check	12/07/2020		AMAZON	X	-22.17	-5,302.40
Check	12/07/2020		FANDUEL.COM	X	-10.00	-5,312.40
Check	12/07/2020		FANDUEL.COM	X	-5.00	-5,317.40
Check	12/08/2020		SOFI.COM	X	-3,400.00	-8,717.40
Check	12/08/2020		ELFI.COM	X	-1,500.00	-10,217.40
Check	12/08/2020		VERIZON	X	-258.75	-10,476.15
Check	12/08/2020		GREEN CHEF	X	-59.93	-10,536.08
Check	12/08/2020		RETRO FITNESS	X	-21.31	-10,557.39
Check	12/08/2020		FANDUEL.COM	X	-10.00	-10,567.39
Check	12/09/2020		VERIZON	X	-155.94	-10,723.33
Check	12/09/2020		GIUSEPPES PIZZA	X	-93.41	-10,816.74
Check	12/09/2020		FANDUEL.COM	X	-10.00	-10,826.74
Check	12/10/2020		TRANSFER	X	-45,000.00	-55,826.74
Check	12/10/2020		TRANSFER	X	-3,000.00	-58,826.74
Check	12/10/2020		MAIL BOXES POSI...	X	-743.84	-59,570.58
Check	12/10/2020		FANDUEL.COM	X	-5.00	-59,575.58
Check	12/11/2020		TRANSFER	X	-800.00	-60,375.58
Check	12/11/2020		ZELLE	X	-500.00	-60,875.58
Check	12/11/2020		TRANSFER	X	-200.00	-61,075.58
Check	12/14/2020		ZELLE	X	-500.00	-61,575.58
Check	12/14/2020		ZELLE	X	-500.00	-62,075.58
Check	12/14/2020		JAMPOL KINNEY C...	X	-350.00	-62,425.58
Check	12/14/2020		WEGMANS	X	-192.66	-62,618.24
Check	12/14/2020		ZELLE	X	-100.00	-62,718.24
Check	12/14/2020		LONGWOOD GAR...	X	-76.00	-62,794.24
Check	12/14/2020		POPEYES	X	-39.43	-62,833.67
Check	12/14/2020		NEWYORKLIFE-AA...	X	-35.88	-62,869.55
Check	12/14/2020		2co.com	X	-27.67	-62,897.22
Check	12/14/2020		FANDUEL.COM	X	-10.00	-62,907.22
Check	12/15/2020		ZELLE	X	-500.00	-63,407.22
Check	12/15/2020		TERMINIX	X	-196.72	-63,603.94
Check	12/15/2020		UPROMISE	X	-150.00	-63,753.94
Check	12/15/2020		UPROMISE	X	-150.00	-63,903.94
Check	12/15/2020		BOTTLE KING	X	-134.28	-64,038.22



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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Reconciliation Detail

WELLS FARGO - 1322, Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	12/15/2020		APPLE	X	-74.63	-64,112.85
Check	12/15/2020		AMAZON	X	-27.75	-64,140.60
Check	12/15/2020		FANDUEL.COM	X	-7.00	-64,147.60
Check	12/15/2020		AMAZON	X	-5.18	-64,152.78
Check	12/16/2020		GUARDIAN/BERKS...	X	-518.95	-64,671.73
Check	12/16/2020		ZELLE	X	-500.00	-65,171.73
Check	12/16/2020		GOODWILL	X	-55.00	-65,226.73
Check	12/16/2020		FANDUEL.COM	X	-25.00	-65,251.73
Check	12/17/2020		ZELLE	X	-500.00	-65,751.73
Check	12/17/2020		UPROMISE	X	-150.00	-65,901.73
Check	12/17/2020		UPROMISE	X	-150.00	-66,051.73
Check	12/17/2020		FIVE BELOW	X	-104.56	-66,156.29
Check	12/17/2020		JACKSON NATION...	X	-60.03	-66,216.32
Check	12/17/2020		MISFITS MARKET	X	-42.34	-66,258.66
Check	12/17/2020		STOP & SHOP	X	-27.92	-66,286.58
Check	12/17/2020		AMAZON	X	-18.10	-66,304.68
Check	12/18/2020		ZELLE	X	-1,000.00	-67,304.68
Check	12/18/2020		BLUE POINT GRILL	X	-500.00	-67,804.68
Check	12/18/2020		COSTCO	X	-333.32	-68,138.00
Check	12/18/2020		AMAZON	X	-185.00	-68,323.00
Check	12/18/2020		3SOLASHFUL	X	-149.50	-68,472.50
Check	12/18/2020		AMAZON	X	-33.94	-68,506.44
Check	12/18/2020		DOLLAR TREE	X	-8.33	-68,514.77
Check	12/18/2020		COSTCO	X	-6.37	-68,521.14
Check	12/21/2020		KUMO	X	-206.83	-68,727.97
Check	12/21/2020		WEGMANS	X	-200.17	-68,928.14
Check	12/21/2020		NAILBOO	X	-117.27	-69,045.41
Check	12/21/2020		CVS	X	-112.76	-69,158.17
Check	12/21/2020		DUNKIN	X	-74.68	-69,232.85
Check	12/21/2020		DOLLAR BAZAAR	X	-67.49	-69,300.34
Check	12/21/2020		RASOI MONMOUT...	X	-50.91	-69,351.25
Check	12/21/2020		AMAZON	X	-25.00	-69,376.25
Check	12/21/2020		MAGIC OF LIGHT	X	-25.00	-69,401.25
Check	12/21/2020		KANCHAN	X	-24.88	-69,426.13
Check	12/21/2020		AMAZON	X	-24.06	-69,450.19
Check	12/21/2020		ZELLE	X	-15.00	-69,465.19
Check	12/21/2020		AMAZON	X	-11.85	-69,477.04
Check	12/21/2020		FANDUEL.COM	X	-10.00	-69,487.04
Check	12/21/2020		FANDUEL.COM	X	-6.00	-69,493.04
Check	12/21/2020		FANDUEL.COM	X	-5.00	-69,498.04
Check	12/22/2020		DEPARTMENT OF ...	X	-420.00	-69,918.04
Check	12/22/2020		TOYOTA	X	-289.05	-70,207.09
Check	12/22/2020		STOP & SHOP	X	-143.94	-70,351.03
Check	12/22/2020		STOP & SHOP	X	-32.96	-70,383.99
Check	12/23/2020		VIVINT INC	X	-79.42	-70,463.41
Check	12/23/2020		BRIGHTHOUSE FIN	X	-70.11	-70,533.52
Check	12/23/2020		AMAZON	X	-50.00	-70,583.52
Check	12/23/2020		ZELLE	X	-50.00	-70,633.52
Check	12/23/2020		AMAZON	X	-44.99	-70,678.51
Check	12/23/2020		AMAZON	X	-25.00	-70,703.51
Check	12/23/2020		AMAZON	X	-19.79	-70,723.30
Check	12/23/2020		AMAZON	X	-3.83	-70,727.13
Check	12/24/2020		TRANSFER	X	-1,000.00	-71,727.13
Check	12/24/2020		TRANSFER	X	-200.00	-71,927.13
Check	12/24/2020		COSTCO	X	-191.91	-72,119.04
Check	12/24/2020		STOP & SHOP	X	-118.44	-72,237.48
Check	12/24/2020		GREEN CHEF	X	-31.94	-72,269.42
Check	12/24/2020		COSTCO	X	-6.37	-72,275.79
Check	12/24/2020		WEST CHESTER	X	-2.25	-72,278.04
Check	12/28/2020		QUICKEN LOANS	X	-3,361.86	-75,639.90
Check	12/28/2020		TRANSFER	X	-800.00	-76,439.90
Check	12/28/2020		TECA RESTAURANT	X	-228.35	-76,668.25
Check	12/28/2020		TRANSFER	X	-200.00	-76,868.25
Check	12/28/2020		WITHDRAWAL	X	-100.00	-76,968.25
Check	12/28/2020		AMAZON	X	-90.00	-77,058.25
Check	12/28/2020		ZELLE	X	-85.00	-77,143.25
Check	12/28/2020		ZELLE	X	-50.00	-77,193.25
Check	12/28/2020		ZELLE	X	-40.00	-77,233.25

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Reconciliation Detail

WELLS FARGO - 1322, Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	12/28/2020		BLUE POINT GRILL	X	-35.47	-77,268.72
Check	12/28/2020		BRICK FARM MAR...	X	-34.25	-77,302.97
Check	12/28/2020		POPEYES	X	-31.62	-77,334.59
Check	12/28/2020		THE HOME DEPOT	X	-27.64	-77,362.23
Check	12/28/2020		FANDUEL.COM	X	-25.00	-77,387.23
Check	12/28/2020		AMAZON	X	-19.49	-77,406.72
Check	12/28/2020		BRICK FARM MAR...	X	-18.60	-77,425.32
Check	12/28/2020		AMAZON	X	-15.05	-77,440.37
Check	12/28/2020		AMAZON	X	-8.52	-77,448.89
Check	12/28/2020		FANDUEL.COM	X	-5.00	-77,453.89
Check	12/28/2020		AMAZON	X	-3.19	-77,457.08
Check	12/28/2020		APPLE	X	-2.99	-77,460.07
Check	12/28/2020		APPLE	X	-2.99	-77,463.06
Check	12/29/2020		COSTCO	X	-102.52	-77,565.58
Check	12/29/2020		LOWES	X	-69.90	-77,635.48
Check	12/29/2020	130	MISSING CHECK	X	-50.00	-77,685.48
Check	12/29/2020	129	MISSING CHECK	X	-50.00	-77,735.48
Check	12/29/2020		WALGREENS	X	-15.98	-77,751.46
Check	12/30/2020		KUMO	X	-143.98	-77,895.44
Check	12/30/2020		MARSHALLS	X	-125.53	-78,020.97
Check	12/30/2020		KUMO	X	-37.80	-78,058.77
Check	12/30/2020		STOP & SHOP	X	-34.85	-78,093.62
Check	12/30/2020		THE CHILDRENS P...	X	-31.95	-78,125.57
Check	12/30/2020		APPLE	X	-14.99	-78,140.56
Check	12/30/2020		STOP & SHOP	X	-9.01	-78,149.57
Check	12/31/2020		AMAZON	X	-50.36	-78,199.93
Check	12/31/2020		NEW NAIL TIME	X	-40.00	-78,239.93
Check	12/31/2020		HOBBY LOBBY	X	-34.11	-78,274.04
Check	12/31/2020		MISFITS MARKET	X	-33.97	-78,308.01
Total Checks and Payments					-78,308.01	-78,308.01
Deposits and Credits - 19 items						
Deposit	12/01/2020		OCTOPUS MUSIC ...	X	66.00	66.00
Deposit	12/03/2020		INTERNATIONAL P...	X	11.50	77.50
Deposit	12/03/2020		Cinque Wine & Deli	X	383.65	461.15
Deposit	12/04/2020		DEPOSIT	X	26,833.00	27,294.15
Deposit	12/10/2020		DEPOSIT	X	3,351.25	30,645.40
Deposit	12/10/2020		CAPITAL HEALTH	X	6,671.04	37,316.44
Deposit	12/11/2020		DEPOSIT	X	10.00	37,326.44
Deposit	12/15/2020		DEPOSIT	X	2,294.93	39,621.37
Deposit	12/15/2020		DEPOSIT	X	2,429.12	42,050.49
Deposit	12/18/2020		ZELLE	X	500.00	42,550.49
Check	12/18/2020		TRANSFER	X	1,500.00	44,050.49
Deposit	12/21/2020		DEPOSIT	X	105.00	44,155.49
Check	12/22/2020		TRANSFER	X	400.00	44,555.49
Deposit	12/23/2020		TRANSFER	X	200.00	44,755.49
Deposit	12/24/2020		DEPOSIT	X	6,686.92	51,442.41
Deposit	12/28/2020		AMAZON	X	11.85	51,454.26
Deposit	12/29/2020		ALLSTATE	X	24.60	51,478.86
Check	12/29/2020		TRANSFER	X	500.00	51,978.86
Deposit	12/31/2020		DEPOSIT	X	7,646.95	59,625.81
Total Deposits and Credits					59,625.81	59,625.81
Total Cleared Transactions					-18,682.20	-18,682.20
Cleared Balance					-18,682.20	7,835.69
Register Balance as of 12/31/2020					-18,682.20	7,835.69
Ending Balance					-18,682.20	7,835.69



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DIAS-ALVEREZ, ROBERT & YANIRYS

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Register: WELLS FARGO - 1322

From 12/01/2020 through 12/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
12/18/2020		TRANSFER	DEBTOR IN POSSES...			X	1,500.00	28,017.89
12/22/2020		TRANSFER	DEBTOR IN POSSES...			X	400.00	28,417.89
12/29/2020		TRANSFER	DEBTOR IN POSSES...			X	500.00	28,917.89
12/10/2020		TRANSFER	EXCHANGE		45,000.00	X		-16,082.11
12/10/2020		TRANSFER	EXCHANGE		3,000.00	X		-19,082.11
12/24/2020		TRANSFER	DEBTOR IN POSSES...		1,000.00	X		-20,082.11
12/28/2020		TRANSFER	DEBTOR IN POSSES...		800.00	X		-20,882.11
12/11/2020		TRANSFER	DEBTOR IN POSSES...		800.00	X		-21,682.11
12/01/2020		OCTOPUS MUSIC ...	HOUSEHOLD EXPE...	Deposit		X	66.00	-21,616.11
12/03/2020		Cinque Wine & Deli	HOUSEHOLD EXPE...	Deposit		X	383.65	-21,232.46
12/03/2020		INTERNATIONAL ...	HOUSEHOLD EXPE...	Deposit		X	11.50	-21,220.96
12/04/2020		DEPOSIT	EXCHANGE	waiting to hear ...		X	26,833.00	5,612.04
12/01/2020		FANDUEL.COM	HOUSEHOLD EXPE...		10.00	X		5,602.04
12/01/2020		COSTCO	HOUSEHOLD EXPE...		59.98	X		5,542.06
12/01/2020		AMAZON	HOUSEHOLD EXPE...		200.00	X		5,342.06
12/01/2020		MLBSHOP.COM	HOUSEHOLD EXPE...		58.15	X		5,283.91
12/01/2020		GREEN CHEF	HOUSEHOLD EXPE...		59.93	X		5,223.98
12/01/2020		PSE&G	UTILITIES		301.49	X		4,922.49
12/01/2020		ZELLE	HOUSEHOLD EXPE...	TO PERKINS ...	30.00	X		4,892.49
12/02/2020		TARGET	HOUSEHOLD EXPE...		13.58	X		4,878.91
12/02/2020		TARGET	HOUSEHOLD EXPE...		20.69	X		4,858.22
12/02/2020		CONSTELLATION	HOUSEHOLD EXPE...		176.01	X		4,682.21
12/02/2020		MONAT GLOBAL	HOUSEHOLD EXPE...		245.23	X		4,436.98
12/02/2020		OCTOPUS MUSIC ...	HOUSEHOLD EXPE...		152.50	X		4,284.48
12/02/2020		TLE MONMOUTH J...	TRAVEL AND ENTE...		899.10	X		3,385.38
12/02/2020		BLUE POINT GRILL	TRAVEL AND ENTE...		250.00	X		3,135.38
12/03/2020		OPERATION UNDE...	CHARITABLE CONT...		55.35	X		3,080.03
12/03/2020		MISFITS MARKET	HOUSEHOLD EXPE...		27.50	X		3,052.53
12/03/2020		FANDUEL.COM	HOUSEHOLD EXPE...		5.00	X		3,047.53
12/03/2020		Cinque Wine & Deli	HOUSEHOLD EXPE...		386.30	X		2,661.23
12/03/2020		INTERNATIONAL ...	HOUSEHOLD EXPE...		11.58	X		2,649.65
12/03/2020		ZELLE	HOUSEHOLD EXPE...	TO PINTO M...	100.00	X		2,549.65
12/03/2020		ZELLE	HOUSEHOLD EXPE...	TO MERCAD...	150.00	X		2,399.65
12/04/2020		GNC	HOUSEHOLD EXPE...		241.46	X		2,158.19
12/04/2020		AMAZING ESCAPE...	TRAVEL AND ENTE...		67.98	X		2,090.21
12/04/2020		WITHDRAWAL	HOUSEHOLD EXPE...		100.00	X		1,990.21
12/04/2020		STOP & SHOP	HOUSEHOLD EXPE...		103.16	X		1,887.05
12/07/2020		AMAZON	HOUSEHOLD EXPE...		22.17	X		1,864.88
12/07/2020		BAHAMA BREEZE	TRAVEL AND ENTE...		48.95	X		1,815.93
12/07/2020		NEW NAIL TIME	HOUSEHOLD EXPE...		70.00	X		1,745.93

Register: WELLS FARGO - 1322

From 12/01/2020 through 12/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
12/07/2020		FANDUEL.COM	HOUSEHOLD EXPE...		5.00	X		1,740.93
12/10/2020		DEPOSIT	WAGES (NET)	Deposit		X	3,351.25	5,092.18
12/10/2020		CAPITAL HEALTH	WAGES (NET)	Deposit		X	6,671.04	11,763.22
12/11/2020		DEPOSIT	OTHER INCOME	Deposit		X	10.00	11,773.22
12/07/2020		FANDUEL.COM	HOUSEHOLD EXPE...		10.00	X		11,763.22
12/07/2020		WITHDRAWAL	HOUSEHOLD EXPE...		100.00	X		11,663.22
12/07/2020		ZELLE	HOUSEHOLD EXPE...	TO GIRALDO	550.00	X		11,113.22
12/07/2020		ZELLE	HOUSEHOLD EXPE...	TO GIRALDO	550.00	X		10,563.22
12/07/2020		BOTTLE KING	HOUSEHOLD EXPE...		236.29	X		10,326.93
12/08/2020		RETRO FITNESS	HOUSEHOLD EXPE...		21.31	X		10,305.62
12/08/2020		VERIZON	UTILITIES		258.75	X		10,046.87
12/08/2020		FANDUEL.COM	HOUSEHOLD EXPE...		10.00	X		10,036.87
12/08/2020		GREEN CHEF	HOUSEHOLD EXPE...		59.93	X		9,976.94
12/08/2020		ELFI.COM	STUDENT LOAN PA...		1,500.00	X		8,476.94
12/08/2020		SOFI.COM	STUDENT LOAN PA...		3,400.00	X		5,076.94
12/09/2020		GIUSEPPES PIZZA	TRAVEL AND ENTE...		93.41	X		4,983.53
12/09/2020		VERIZON	UTILITIES		155.94	X		4,827.59
12/09/2020		FANDUEL.COM	HOUSEHOLD EXPE...		10.00	X		4,817.59
12/10/2020		MAIL BOXES POSI...	OTHER	postage	743.84	X		4,073.75
12/10/2020		FANDUEL.COM	HOUSEHOLD EXPE...		5.00	X		4,068.75
12/11/2020		TRANSFER	TRANS. TO/FROM C...		200.00	X		3,868.75
12/11/2020		ZELLE	HOUSEHOLD EXPE...	TO HYPOLITE	500.00	X		3,368.75
12/14/2020		LONGWOOD GAR...	TRAVEL AND ENTE...		76.00	X		3,292.75
12/14/2020		JAMPOL KINNEY ...	REORGANIZATION I...		350.00	X		2,942.75
12/14/2020		2co.com	HOUSEHOLD EXPE...		27.67	X		2,915.08
12/14/2020		ZELLE	HOUSEHOLD EXPE...	TO MERCAD...	100.00	X		2,815.08
12/14/2020		WEGMANS	HOUSEHOLD EXPE...		192.66	X		2,622.42
12/14/2020		ZELLE	HOUSEHOLD EXPE...	TO WEGMAN...	500.00	X		2,122.42
12/14/2020		POPEYES	TRAVEL AND ENTE...		39.43	X		2,082.99
12/14/2020		FANDUEL.COM	HOUSEHOLD EXPE...		10.00	X		2,072.99
12/14/2020		ZELLE	HOUSEHOLD EXPE...	TO WEGMAN...	500.00	X		1,572.99
12/14/2020		NEWYORKLIFE-A...	INSURANCE		35.88	X		1,537.11
12/15/2020		DEPOSIT	WAGES (NET)	Deposit		X	2,294.93	3,832.04
12/15/2020		DEPOSIT	WAGES (NET)	Deposit		X	2,429.12	6,261.16
12/15/2020		AMAZON	HOUSEHOLD EXPE...		27.75	X		6,233.41
12/15/2020		APPLE	HOUSEHOLD EXPE...		74.63	X		6,158.78
12/15/2020		AMAZON	HOUSEHOLD EXPE...		5.18	X		6,153.60
12/15/2020		FANDUEL.COM	HOUSEHOLD EXPE...		7.00	X		6,146.60
12/15/2020		TERMINIX	HOUSEHOLD EXPE...		196.72	X		5,949.88
12/15/2020		ZELLE	HOUSEHOLD EXPE...	TO HYPOLITE	500.00	X		5,449.88



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Register: WELLS FARGO - 1322

From 12/01/2020 through 12/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
12/15/2020		BOTTLE KING	HOUSEHOLD EXPE...		134.28	X		5,315.60
12/15/2020		UPROMISE	TRANS. TO/FROM C...		150.00	X		5,165.60
12/15/2020		UPROMISE	TRANS. TO/FROM C...		150.00	X		5,015.60
12/16/2020		GOODWILL	HOUSEHOLD EXPE...		55.00	X		4,960.60
12/16/2020		FANDUEL.COM	HOUSEHOLD EXPE...		25.00	X		4,935.60
12/16/2020		ZELLE	HOUSEHOLD EXPE...	TO HYPOLITE	500.00	X		4,435.60
12/16/2020		GUARDIAN/BERK...	INSURANCE		518.95	X		3,916.65
12/17/2020		FIVE BELOW	HOUSEHOLD EXPE...		104.56	X		3,812.09
12/17/2020		STOP & SHOP	HOUSEHOLD EXPE...		27.92	X		3,784.17
12/17/2020		AMAZON	HOUSEHOLD EXPE...		18.10	X		3,766.07
12/17/2020		MISFITS MARKET	HOUSEHOLD EXPE...		42.34	X		3,723.73
12/17/2020		ZELLE	HOUSEHOLD EXPE...	TO HYPOLITE	500.00	X		3,223.73
12/17/2020		JACKSON NATION...	INSURANCE		60.03	X		3,163.70
12/17/2020		UPROMISE	TRANS. TO/FROM C...		150.00	X		3,013.70
12/17/2020		UPROMISE	TRANS. TO/FROM C...		150.00	X		2,863.70
12/18/2020		ZELLE	HOUSEHOLD EXPE...	TO HYPOLITE		X	500.00	3,363.70
12/18/2020		AMAZON	HOUSEHOLD EXPE...		33.94	X		3,329.76
12/18/2020		AMAZON	HOUSEHOLD EXPE...		185.00	X		3,144.76
12/18/2020		3SOLASHFUL	HOUSEHOLD EXPE...		149.50	X		2,995.26
12/18/2020		DOLLAR TREE	HOUSEHOLD EXPE...		8.33	X		2,986.93
12/18/2020		BLUE POINT GRILL	TRAVEL AND ENTE...		500.00	X		2,486.93
12/18/2020		COSTCO	HOUSEHOLD EXPE...		333.32	X		2,153.61
12/18/2020		COSTCO	HOUSEHOLD EXPE...		6.37	X		2,147.24
12/18/2020		ZELLE	HOUSEHOLD EXPE...	TO HYPOLITE	1,000.00	X		1,147.24
12/21/2020		DEPOSIT	OTHER INCOME	Deposit		X	105.00	1,252.24
12/21/2020		AMAZON	HOUSEHOLD EXPE...		11.85	X		1,240.39
12/21/2020		DUNKIN	TRAVEL AND ENTE...		74.68	X		1,165.71
12/21/2020		CVS	HOUSEHOLD EXPE...		112.76	X		1,052.95
12/21/2020		NAILBOO	HOUSEHOLD EXPE...		117.27	X		935.68
12/21/2020		MAGIC OF LIGHT	TRAVEL AND ENTE...		25.00	X		910.68
12/21/2020		AMAZON	HOUSEHOLD EXPE...		25.00	X		885.68
12/21/2020		AMAZON	HOUSEHOLD EXPE...		24.06	X		861.62
12/21/2020		KANCHAN	AUTO EXPENSE		24.88	X		836.74
12/21/2020		DOLLAR BAZAAR	HOUSEHOLD EXPE...		67.49	X		769.25
12/21/2020		WEGMANS	HOUSEHOLD EXPE...		200.17	X		569.08
12/21/2020		RASOI MONMOUT...	TRAVEL AND ENTE...		50.91	X		518.17
12/21/2020		FANDUEL.COM	HOUSEHOLD EXPE...		5.00	X		513.17
12/21/2020		FANDUEL.COM	HOUSEHOLD EXPE...		6.00	X		507.17
12/21/2020		KUMO	HOUSEHOLD EXPE...		206.83	X		300.34
12/21/2020		FANDUEL.COM	HOUSEHOLD EXPE...		10.00	X		290.34

Register: WELLS FARGO - 1322

From 12/01/2020 through 12/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
12/21/2020		ZELLE	HOUSEHOLD EXPE...	TO HAMMER ...	15.00	X		275.34
12/22/2020		STOP & SHOP	HOUSEHOLD EXPE...		143.94	X		131.40
12/22/2020		STOP & SHOP	HOUSEHOLD EXPE...		32.96	X		98.44
12/22/2020		TOYOTA	AUTO EXPENSE		289.05	X		-190.61
12/22/2020		DEPARTMENT OF ...	STUDENT LOAN PA...		420.00	X		-610.61
12/23/2020		TRANSFER	TRANS. TO/FROM C...	Deposit		X	200.00	-410.61
12/23/2020		AMAZON	HOUSEHOLD EXPE...		19.79	X		-430.40
12/23/2020		AMAZON	HOUSEHOLD EXPE...		44.99	X		-475.39
12/23/2020		AMAZON	HOUSEHOLD EXPE...		25.00	X		-500.39
12/23/2020		AMAZON	HOUSEHOLD EXPE...		50.00	X		-550.39
12/23/2020		VIVINT INC	HOUSEHOLD EXPE...		79.42	X		-629.81
12/23/2020		AMAZON	HOUSEHOLD EXPE...		3.83	X		-633.64
12/23/2020		ZELLE	HOUSEHOLD EXPE...	TO MERCAD...	50.00	X		-683.64
12/23/2020		BRIGHTHOUSE FIN	INSURANCE		70.11	X		-753.75
12/24/2020		DEPOSIT	WAGES (NET)	Deposit		X	6,686.92	5,933.17
12/28/2020		AMAZON	HOUSEHOLD EXPE...	Deposit		X	11.85	5,945.02
12/29/2020		ALLSTATE	INSURANCE	Deposit		X	24.60	5,969.62
12/24/2020		WEST CHESTER	TRAVEL AND ENTE...		2.25	X		5,967.37
12/24/2020		GREEN CHEF	HOUSEHOLD EXPE...		31.94	X		5,935.43
12/24/2020		TRANSFER	TRANS. TO/FROM C...		200.00	X		5,735.43
12/24/2020		COSTCO	HOUSEHOLD EXPE...		191.91	X		5,543.52
12/24/2020		COSTCO	HOUSEHOLD EXPE...		6.37	X		5,537.15
12/24/2020		STOP & SHOP	HOUSEHOLD EXPE...		118.44	X		5,418.71
12/28/2020		TECA RESTAURANT	TRAVEL AND ENTE...		228.35	X		5,190.36
12/28/2020		AMAZON	HOUSEHOLD EXPE...		3.19	X		5,187.17
12/28/2020		APPLE	HOUSEHOLD EXPE...		2.99	X		5,184.18
12/28/2020		FANDUEL.COM	HOUSEHOLD EXPE...		25.00	X		5,159.18
12/28/2020		TRANSFER	TRANS. TO/FROM C...		200.00	X		4,959.18
12/28/2020		ZELLE	HOUSEHOLD EXPE...	TO G MARCO	40.00	X		4,919.18
12/28/2020		WITHDRAWAL	HOUSEHOLD EXPE...		100.00	X		4,819.18
12/28/2020		POPEYES	TRAVEL AND ENTE...		31.62	X		4,787.56
12/28/2020		ZELLE	HOUSEHOLD EXPE...	TO LUSIANA	50.00	X		4,737.56
12/28/2020		FANDUEL.COM	HOUSEHOLD EXPE...		5.00	X		4,732.56
12/28/2020		BLUE POINT GRILL	TRAVEL AND ENTE...		35.47	X		4,697.09
12/28/2020		AMAZON	HOUSEHOLD EXPE...		19.49	X		4,677.60
12/28/2020		AMAZON	HOUSEHOLD EXPE...		15.05	X		4,662.55
12/28/2020		APPLE	HOUSEHOLD EXPE...		2.99	X		4,659.56
12/28/2020		BRICK FARM MAR...	HOUSEHOLD EXPE...		34.25	X		4,625.31
12/28/2020		BRICK FARM MAR...	HOUSEHOLD EXPE...		18.60	X		4,606.71
12/28/2020		AMAZON	HOUSEHOLD EXPE...		90.00	X		4,516.71



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Register: WELLS FARGO - 1322

From 12/01/2020 through 12/31/2020

Sorted by: Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
12/28/2020		AMAZON	HOUSEHOLD EXPE...		8.52	X		4,508.19
12/28/2020		THE HOME DEPOT	HOUSEHOLD EXPE...		27.64	X		4,480.55
12/28/2020		ZELLE	HOUSEHOLD EXPE...	TO G MARCO	85.00	X		4,395.55
12/28/2020		QUICKEN LOANS	MORTGAGE PAYME...		3,361.86	X		1,033.69
12/29/2020		WALGREENS	MEDICAL EXPENSES		15.98	X		1,017.71
12/29/2020		LOWES	HOUSEHOLD EXPE...		69.90	X		947.81
12/29/2020		COSTCO	HOUSEHOLD EXPE...		102.52	X		845.29
12/29/2020	130	MISSING CHECK	CHARITABLE CONT...		50.00	X		795.29
12/29/2020	129	MISSING CHECK	CHARITABLE CONT...		50.00	X		745.29
12/30/2020		THE CHILDRENS P...	HOUSEHOLD EXPE...		31.95	X		713.34
12/30/2020		STOP & SHOP	HOUSEHOLD EXPE...		34.85	X		678.49
12/30/2020		STOP & SHOP	HOUSEHOLD EXPE...		9.01	X		669.48
12/30/2020		KUMO	HOUSEHOLD EXPE...		37.80	X		631.68
12/30/2020		KUMO	HOUSEHOLD EXPE...		143.98	X		487.70
12/30/2020		APPLE	HOUSEHOLD EXPE...		14.99	X		472.71
12/30/2020		MARSHALLS	HOUSEHOLD EXPE...		125.53	X		347.18
12/31/2020		DEPOSIT	WAGES (NET)	Deposit		X	7,646.95	7,994.13
12/31/2020		HOBBY LOBBY	HOUSEHOLD EXPE...		34.11	X		7,960.02
12/31/2020		MISFITS MARKET	HOUSEHOLD EXPE...		33.97	X		7,926.05
12/31/2020		AMAZON	HOUSEHOLD EXPE...		50.36	X		7,875.69
12/31/2020		NEW NAIL TIME	HOUSEHOLD EXPE...		40.00	X		7,835.69

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/01/2020	FANDUEL.COM		WELLS FARGO - ...		-10.00
					HOUSEHOLD EXP...	-10.00	10.00
TOTAL						-10.00	10.00
Check		12/01/2020	COSTCO		WELLS FARGO - ...		-59.98
					HOUSEHOLD EXP...	-59.98	59.98
TOTAL						-59.98	59.98
Check		12/01/2020	AMAZON		WELLS FARGO - ...		-200.00
					HOUSEHOLD EXP...	-200.00	200.00
TOTAL						-200.00	200.00
Check		12/01/2020	MLBSHOP.COM		WELLS FARGO - ...		-58.15
					HOUSEHOLD EXP...	-58.15	58.15
TOTAL						-58.15	58.15
Check		12/01/2020	GREEN CHEF		WELLS FARGO - ...		-59.93
					HOUSEHOLD EXP...	-59.93	59.93
TOTAL						-59.93	59.93
Check		12/01/2020	PSE&G		WELLS FARGO - ...		-301.49
					UTILITIES	-301.49	301.49
TOTAL						-301.49	301.49
Check		12/01/2020	ZELLE		WELLS FARGO - ...		-30.00
					HOUSEHOLD EXP...	-30.00	30.00
TOTAL						-30.00	30.00
Check		12/02/2020	TARGET		WELLS FARGO - ...		-13.58
					HOUSEHOLD EXP...	-13.58	13.58
TOTAL						-13.58	13.58
Check		12/02/2020	TARGET		WELLS FARGO - ...		-20.69
					HOUSEHOLD EXP...	-20.69	20.69
TOTAL						-20.69	20.69
Check		12/02/2020	CONSTELLATION		WELLS FARGO - ...		-176.01
					HOUSEHOLD EXP...	-176.01	176.01
TOTAL						-176.01	176.01

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/02/2020	MONAT GLOBAL		WELLS FARGO - ...		-245.23
					HOUSEHOLD EXP...	-245.23	245.23
TOTAL						-245.23	245.23
Check		12/02/2020	OCTOPUS MUSIC ...		WELLS FARGO - ...		-152.50
					HOUSEHOLD EXP...	-152.50	152.50
TOTAL						-152.50	152.50
Check		12/02/2020	TLE MONMOUTH ...		WELLS FARGO - ...		-899.10
					TRAVEL AND ENT...	-899.10	899.10
TOTAL						-899.10	899.10
Check		12/02/2020	BLUE POINT GRILL		WELLS FARGO - ...		-250.00
					TRAVEL AND ENT...	-250.00	250.00
TOTAL						-250.00	250.00
Check		12/03/2020	OPERATION UND...		WELLS FARGO - ...		-55.35
					CHARITABLE CON...	-55.35	55.35
TOTAL						-55.35	55.35
Check		12/03/2020	MISFITS MARKET		WELLS FARGO - ...		-27.50
					HOUSEHOLD EXP...	-27.50	27.50
TOTAL						-27.50	27.50
Check		12/03/2020	FANDUEL.COM		WELLS FARGO - ...		-5.00
					HOUSEHOLD EXP...	-5.00	5.00
TOTAL						-5.00	5.00
Check		12/03/2020	Cinque Wine & Deli		WELLS FARGO - ...		-386.30
					HOUSEHOLD EXP...	-386.30	386.30
TOTAL						-386.30	386.30
Check		12/03/2020	INTERNATIONAL ...		WELLS FARGO - ...		-11.58
					HOUSEHOLD EXP...	-11.58	11.58
TOTAL						-11.58	11.58
Check		12/03/2020	ZELLE		WELLS FARGO - ...		-100.00
					HOUSEHOLD EXP...	-100.00	100.00
TOTAL						-100.00	100.00



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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/03/2020	ZELLE		WELLS FARGO - ...		-150.00
					HOUSEHOLD EXP...	-150.00	150.00
TOTAL						-150.00	150.00
Check		12/04/2020	GNC		WELLS FARGO - ...		-241.46
					HOUSEHOLD EXP...	-241.46	241.46
TOTAL						-241.46	241.46
Check		12/04/2020	AMAZING ESCAP...		WELLS FARGO - ...		-67.98
					TRAVEL AND ENT...	-67.98	67.98
TOTAL						-67.98	67.98
Check		12/04/2020	WITHDRAWAL		WELLS FARGO - ...		-100.00
					HOUSEHOLD EXP...	-100.00	100.00
TOTAL						-100.00	100.00
Check		12/04/2020	STOP & SHOP		WELLS FARGO - ...		-103.16
					HOUSEHOLD EXP...	-103.16	103.16
TOTAL						-103.16	103.16
Check		12/07/2020	AMAZON		WELLS FARGO - ...		-22.17
					HOUSEHOLD EXP...	-22.17	22.17
TOTAL						-22.17	22.17
Check		12/07/2020	BAHAMA BREEZE		WELLS FARGO - ...		-48.95
					TRAVEL AND ENT...	-48.95	48.95
TOTAL						-48.95	48.95
Check		12/07/2020	NEW NAIL TIME		WELLS FARGO - ...		-70.00
					HOUSEHOLD EXP...	-70.00	70.00
TOTAL						-70.00	70.00
Check		12/07/2020	FANDUEL.COM		WELLS FARGO - ...		-5.00
					HOUSEHOLD EXP...	-5.00	5.00
TOTAL						-5.00	5.00
Check		12/07/2020	FANDUEL.COM		WELLS FARGO - ...		-10.00
					HOUSEHOLD EXP...	-10.00	10.00
TOTAL						-10.00	10.00

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/07/2020	WITHDRAWAL		WELLS FARGO - ...		-100.00
					HOUSEHOLD EXP...	-100.00	100.00
TOTAL						-100.00	100.00
Check		12/07/2020	ZELLE		WELLS FARGO - ...		-550.00
					HOUSEHOLD EXP...	-550.00	550.00
TOTAL						-550.00	550.00
Check		12/07/2020	ZELLE		WELLS FARGO - ...		-550.00
					HOUSEHOLD EXP...	-550.00	550.00
TOTAL						-550.00	550.00
Check		12/07/2020	BOTTLE KING		WELLS FARGO - ...		-236.29
					HOUSEHOLD EXP...	-236.29	236.29
TOTAL						-236.29	236.29
Check		12/08/2020	RETRO FITNESS		WELLS FARGO - ...		-21.31
					HOUSEHOLD EXP...	-21.31	21.31
TOTAL						-21.31	21.31
Check		12/08/2020	VERIZON		WELLS FARGO - ...		-258.75
					UTILITIES	-258.75	258.75
TOTAL						-258.75	258.75
Check		12/08/2020	FANDUEL.COM		WELLS FARGO - ...		-10.00
					HOUSEHOLD EXP...	-10.00	10.00
TOTAL						-10.00	10.00
Check		12/08/2020	GREEN CHEF		WELLS FARGO - ...		-59.93
					HOUSEHOLD EXP...	-59.93	59.93
TOTAL						-59.93	59.93
Check		12/08/2020	ELFI.COM		WELLS FARGO - ...		-1,500.00
					STUDENT LOAN P...	-1,500.00	1,500.00
TOTAL						-1,500.00	1,500.00
Check		12/08/2020	SOFI.COM		WELLS FARGO - ...		-3,400.00
					STUDENT LOAN P...	-3,400.00	3,400.00
TOTAL						-3,400.00	3,400.00

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/09/2020	GIUSEPPES PIZZA		WELLS FARGO - ...		-93.41
					TRAVEL AND ENT...	-93.41	93.41
TOTAL						-93.41	93.41
Check		12/09/2020	VERIZON		WELLS FARGO - ...		-155.94
					UTILITIES	-155.94	155.94
TOTAL						-155.94	155.94
Check		12/09/2020	FANDUEL.COM		WELLS FARGO - ...		-10.00
					HOUSEHOLD EXP...	-10.00	10.00
TOTAL						-10.00	10.00
Check		12/10/2020	TRANSFER		WELLS FARGO - ...		-45,000.00
					EXCHANGE	-45,000.00	45,000.00
TOTAL						-45,000.00	45,000.00
Check		12/10/2020	TRANSFER		WELLS FARGO - ...		-3,000.00
					EXCHANGE	-3,000.00	3,000.00
TOTAL						-3,000.00	3,000.00
Check		12/10/2020	MAIL BOXES POS...		WELLS FARGO - ...		-743.84
					OTHER	-743.84	743.84
TOTAL						-743.84	743.84
Check		12/10/2020	FANDUEL.COM		WELLS FARGO - ...		-5.00
					HOUSEHOLD EXP...	-5.00	5.00
TOTAL						-5.00	5.00
Check		12/11/2020	TRANSFER		WELLS FARGO - ...		-800.00
					DEBTOR IN POSS...	-800.00	800.00
TOTAL						-800.00	800.00
Check		12/11/2020	TRANSFER		WELLS FARGO - ...		-200.00
					TRANS. TO/FROM...	-200.00	200.00
TOTAL						-200.00	200.00
Check		12/11/2020	ZELLE		WELLS FARGO - ...		-500.00
					HOUSEHOLD EXP...	-500.00	500.00
TOTAL						-500.00	500.00



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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/14/2020	LONGWOOD GAR...		WELLS FARGO - ...		-76.00
					TRAVEL AND ENT...	-76.00	76.00
TOTAL						-76.00	76.00
Check		12/14/2020	JAMPOL KINNEY ...		WELLS FARGO - ...		-350.00
					PROFESSIONAL F...	-350.00	350.00
TOTAL						-350.00	350.00
Check		12/14/2020	2co.com		WELLS FARGO - ...		-27.67
					HOUSEHOLD EXP...	-27.67	27.67
TOTAL						-27.67	27.67
Check		12/14/2020	ZELLE		WELLS FARGO - ...		-100.00
					HOUSEHOLD EXP...	-100.00	100.00
TOTAL						-100.00	100.00
Check		12/14/2020	WEGMANS		WELLS FARGO - ...		-192.66
					HOUSEHOLD EXP...	-192.66	192.66
TOTAL						-192.66	192.66
Check		12/14/2020	ZELLE		WELLS FARGO - ...		-500.00
					HOUSEHOLD EXP...	-500.00	500.00
TOTAL						-500.00	500.00
Check		12/14/2020	POPEYES		WELLS FARGO - ...		-39.43
					TRAVEL AND ENT...	-39.43	39.43
TOTAL						-39.43	39.43
Check		12/14/2020	FANDUEL.COM		WELLS FARGO - ...		-10.00
					HOUSEHOLD EXP...	-10.00	10.00
TOTAL						-10.00	10.00
Check		12/14/2020	ZELLE		WELLS FARGO - ...		-500.00
					HOUSEHOLD EXP...	-500.00	500.00
TOTAL						-500.00	500.00
Check		12/14/2020	NEWYORKLIFE-A...		WELLS FARGO - ...		-35.88
					INSURANCE	-35.88	35.88
TOTAL						-35.88	35.88

## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/15/2020	AMAZON		WELLS FARGO - ...		-27.75
					HOUSEHOLD EXP...	-27.75	27.75
TOTAL						-27.75	27.75
Check		12/15/2020	APPLE		WELLS FARGO - ...		-74.63
					HOUSEHOLD EXP...	-74.63	74.63
TOTAL						-74.63	74.63
Check		12/15/2020	AMAZON		WELLS FARGO - ...		-5.18
					HOUSEHOLD EXP...	-5.18	5.18
TOTAL						-5.18	5.18
Check		12/15/2020	FANDUEL.COM		WELLS FARGO - ...		-7.00
					HOUSEHOLD EXP...	-7.00	7.00
TOTAL						-7.00	7.00
Check		12/15/2020	TERMINIX		WELLS FARGO - ...		-196.72
					HOUSEHOLD EXP...	-196.72	196.72
TOTAL						-196.72	196.72
Check		12/15/2020	ZELLE		WELLS FARGO - ...		-500.00
					HOUSEHOLD EXP...	-500.00	500.00
TOTAL						-500.00	500.00
Check		12/15/2020	BOTTLE KING		WELLS FARGO - ...		-134.28
					HOUSEHOLD EXP...	-134.28	134.28
TOTAL						-134.28	134.28
Check		12/15/2020	UPROMISE		WELLS FARGO - ...		-150.00
					TRANS. TO/FROM...	-150.00	150.00
TOTAL						-150.00	150.00
Check		12/15/2020	UPROMISE		WELLS FARGO - ...		-150.00
					TRANS. TO/FROM...	-150.00	150.00
TOTAL						-150.00	150.00
Check		12/16/2020	GOODWILL		WELLS FARGO - ...		-55.00
					HOUSEHOLD EXP...	-55.00	55.00
TOTAL						-55.00	55.00



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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/16/2020	FANDUEL.COM		WELLS FARGO - ...		-25.00
					HOUSEHOLD EXP...	-25.00	25.00
TOTAL						-25.00	25.00
Check		12/16/2020	ZELLE		WELLS FARGO - ...		-500.00
					HOUSEHOLD EXP...	-500.00	500.00
TOTAL						-500.00	500.00
Check		12/16/2020	GUARDIAN/BERK...		WELLS FARGO - ...		-518.95
					INSURANCE	-518.95	518.95
TOTAL						-518.95	518.95
Check		12/17/2020	FIVE BELOW		WELLS FARGO - ...		-104.56
					HOUSEHOLD EXP...	-104.56	104.56
TOTAL						-104.56	104.56
Check		12/17/2020	STOP & SHOP		WELLS FARGO - ...		-27.92
					HOUSEHOLD EXP...	-27.92	27.92
TOTAL						-27.92	27.92
Check		12/17/2020	AMAZON		WELLS FARGO - ...		-18.10
					HOUSEHOLD EXP...	-18.10	18.10
TOTAL						-18.10	18.10
Check		12/17/2020	MISFITS MARKET		WELLS FARGO - ...		-42.34
					HOUSEHOLD EXP...	-42.34	42.34
TOTAL						-42.34	42.34
Check		12/17/2020	ZELLE		WELLS FARGO - ...		-500.00
					HOUSEHOLD EXP...	-500.00	500.00
TOTAL						-500.00	500.00
Check		12/17/2020	JACKSON NATIO...		WELLS FARGO - ...		-60.03
					INSURANCE	-60.03	60.03
TOTAL						-60.03	60.03
Check		12/17/2020	UPROMISE		WELLS FARGO - ...		-150.00
					TRANS. TO/FROM...	-150.00	150.00
TOTAL						-150.00	150.00

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/17/2020	UPROMISE		WELLS FARGO - ...		-150.00
					TRANS. TO/FROM...	-150.00	150.00
TOTAL						-150.00	150.00
Check		12/18/2020	TRANSFER		DEBTOR IN POSS...		-1,500.00
					WELLS FARGO - 1...	-1,500.00	1,500.00
TOTAL						-1,500.00	1,500.00
Check		12/18/2020	AMAZON		WELLS FARGO - ...		-33.94
					HOUSEHOLD EXP...	-33.94	33.94
TOTAL						-33.94	33.94
Check		12/18/2020	AMAZON		WELLS FARGO - ...		-185.00
					HOUSEHOLD EXP...	-185.00	185.00
TOTAL						-185.00	185.00
Check		12/18/2020	3SOLASHFUL		WELLS FARGO - ...		-149.50
					HOUSEHOLD EXP...	-149.50	149.50
TOTAL						-149.50	149.50
Check		12/18/2020	DOLLAR TREE		WELLS FARGO - ...		-8.33
					HOUSEHOLD EXP...	-8.33	8.33
TOTAL						-8.33	8.33
Check		12/18/2020	BLUE POINT GRILL		WELLS FARGO - ...		-500.00
					TRAVEL AND ENT...	-500.00	500.00
TOTAL						-500.00	500.00
Check		12/18/2020	COSTCO		WELLS FARGO - ...		-333.32
					HOUSEHOLD EXP...	-333.32	333.32
TOTAL						-333.32	333.32
Check		12/18/2020	COSTCO		WELLS FARGO - ...		-6.37
					HOUSEHOLD EXP...	-6.37	6.37
TOTAL						-6.37	6.37
Check		12/18/2020	ZELLE		WELLS FARGO - ...		-1,000.00
					HOUSEHOLD EXP...	-1,000.00	1,000.00
TOTAL						-1,000.00	1,000.00

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/21/2020	AMAZON		WELLS FARGO - ...		-11.85
					HOUSEHOLD EXP...	-11.85	11.85
TOTAL						-11.85	11.85
Check		12/21/2020	DUNKIN		WELLS FARGO - ...		-74.68
					TRAVEL AND ENT...	-74.68	74.68
TOTAL						-74.68	74.68
Check		12/21/2020	CVS		WELLS FARGO - ...		-112.76
					HOUSEHOLD EXP...	-112.76	112.76
TOTAL						-112.76	112.76
Check		12/21/2020	NAILBOO		WELLS FARGO - ...		-117.27
					HOUSEHOLD EXP...	-117.27	117.27
TOTAL						-117.27	117.27
Check		12/21/2020	MAGIC OF LIGHT		WELLS FARGO - ...		-25.00
					TRAVEL AND ENT...	-25.00	25.00
TOTAL						-25.00	25.00
Check		12/21/2020	AMAZON		WELLS FARGO - ...		-25.00
					HOUSEHOLD EXP...	-25.00	25.00
TOTAL						-25.00	25.00
Check		12/21/2020	AMAZON		WELLS FARGO - ...		-24.06
					HOUSEHOLD EXP...	-24.06	24.06
TOTAL						-24.06	24.06
Check		12/21/2020	KANCHAN		WELLS FARGO - ...		-24.88
					AUTO EXPENSE	-24.88	24.88
TOTAL						-24.88	24.88
Check		12/21/2020	DOLLAR BAZAAR		WELLS FARGO - ...		-67.49
					HOUSEHOLD EXP...	-67.49	67.49
TOTAL						-67.49	67.49
Check		12/21/2020	WEGMANS		WELLS FARGO - ...		-200.17
					HOUSEHOLD EXP...	-200.17	200.17
TOTAL						-200.17	200.17



## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/21/2020	RASOI MONMOUT...		WELLS FARGO - ...		-50.91
					TRAVEL AND ENT...	-50.91	50.91
TOTAL						-50.91	50.91
Check		12/21/2020	FANDUEL.COM		WELLS FARGO - ...		-5.00
					HOUSEHOLD EXP...	-5.00	5.00
TOTAL						-5.00	5.00
Check		12/21/2020	FANDUEL.COM		WELLS FARGO - ...		-6.00
					HOUSEHOLD EXP...	-6.00	6.00
TOTAL						-6.00	6.00
Check		12/21/2020	KUMO		WELLS FARGO - ...		-206.83
					HOUSEHOLD EXP...	-206.83	206.83
TOTAL						-206.83	206.83
Check		12/21/2020	FANDUEL.COM		WELLS FARGO - ...		-10.00
					HOUSEHOLD EXP...	-10.00	10.00
TOTAL						-10.00	10.00
Check		12/21/2020	ZELLE		WELLS FARGO - ...		-15.00
					HOUSEHOLD EXP...	-15.00	15.00
TOTAL						-15.00	15.00
Check		12/22/2020	TRANSFER		DEBTOR IN POSS...		-400.00
					WELLS FARGO - 1...	-400.00	400.00
TOTAL						-400.00	400.00
Check		12/22/2020	STOP & SHOP		WELLS FARGO - ...		-143.94
					HOUSEHOLD EXP...	-143.94	143.94
TOTAL						-143.94	143.94
Check		12/22/2020	STOP & SHOP		WELLS FARGO - ...		-32.96
					HOUSEHOLD EXP...	-32.96	32.96
TOTAL						-32.96	32.96
Check		12/22/2020	TOYOTA		WELLS FARGO - ...		-289.05
					AUTO EXPENSE	-289.05	289.05
TOTAL						-289.05	289.05

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/22/2020	DEPARTMENT OF...		WELLS FARGO - ...		-420.00
					STUDENT LOAN P...	-420.00	420.00
TOTAL						-420.00	420.00
Check		12/23/2020	AMAZON		WELLS FARGO - ...		-19.79
					HOUSEHOLD EXP...	-19.79	19.79
TOTAL						-19.79	19.79
Check		12/23/2020	AMAZON		WELLS FARGO - ...		-44.99
					HOUSEHOLD EXP...	-44.99	44.99
TOTAL						-44.99	44.99
Check		12/23/2020	AMAZON		WELLS FARGO - ...		-25.00
					HOUSEHOLD EXP...	-25.00	25.00
TOTAL						-25.00	25.00
Check		12/23/2020	AMAZON		WELLS FARGO - ...		-50.00
					HOUSEHOLD EXP...	-50.00	50.00
TOTAL						-50.00	50.00
Check		12/23/2020	VIVINT INC		WELLS FARGO - ...		-79.42
					HOUSEHOLD EXP...	-79.42	79.42
TOTAL						-79.42	79.42
Check		12/23/2020	AMAZON		WELLS FARGO - ...		-3.83
					HOUSEHOLD EXP...	-3.83	3.83
TOTAL						-3.83	3.83
Check		12/23/2020	ZELLE		WELLS FARGO - ...		-50.00
					HOUSEHOLD EXP...	-50.00	50.00
TOTAL						-50.00	50.00
Check		12/23/2020	BRIGHTHOUSE FIN		WELLS FARGO - ...		-70.11
					INSURANCE	-70.11	70.11
TOTAL						-70.11	70.11
Check		12/24/2020	TRANSFER		WELLS FARGO - ...		-1,000.00
					DEBTOR IN POSS...	-1,000.00	1,000.00
TOTAL						-1,000.00	1,000.00

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/24/2020	WEST CHESTER		WELLS FARGO - ...		-2.25
					TRAVEL AND ENT...	-2.25	2.25
TOTAL						-2.25	2.25
Check		12/24/2020	GREEN CHEF		WELLS FARGO - ...		-31.94
					HOUSEHOLD EXP...	-31.94	31.94
TOTAL						-31.94	31.94
Check		12/24/2020	TRANSFER		WELLS FARGO - ...		-200.00
					TRANS. TO/FROM...	-200.00	200.00
TOTAL						-200.00	200.00
Check		12/24/2020	COSTCO		WELLS FARGO - ...		-191.91
					HOUSEHOLD EXP...	-191.91	191.91
TOTAL						-191.91	191.91
Check		12/24/2020	COSTCO		WELLS FARGO - ...		-6.37
					HOUSEHOLD EXP...	-6.37	6.37
TOTAL						-6.37	6.37
Check		12/24/2020	STOP & SHOP		WELLS FARGO - ...		-118.44
					HOUSEHOLD EXP...	-118.44	118.44
TOTAL						-118.44	118.44
Check		12/28/2020	TRANSFER		WELLS FARGO - ...		-800.00
					DEBTOR IN POSS...	-800.00	800.00
TOTAL						-800.00	800.00
Check		12/28/2020	TECA RESTAURA...		WELLS FARGO - ...		-228.35
					TRAVEL AND ENT...	-228.35	228.35
TOTAL						-228.35	228.35
Check		12/28/2020	AMAZON		WELLS FARGO - ...		-3.19
					HOUSEHOLD EXP...	-3.19	3.19
TOTAL						-3.19	3.19
Check		12/28/2020	APPLE		WELLS FARGO - ...		-2.99
					HOUSEHOLD EXP...	-2.99	2.99
TOTAL						-2.99	2.99



## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

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Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/28/2020	FANDUEL.COM		WELLS FARGO - ...		-25.00
					HOUSEHOLD EXP...	-25.00	25.00
TOTAL						-25.00	25.00
Check		12/28/2020	TRANSFER		WELLS FARGO - ...		-200.00
					TRANS. TO/FROM...	-200.00	200.00
TOTAL						-200.00	200.00
Check		12/28/2020	ZELLE		WELLS FARGO - ...		-40.00
					HOUSEHOLD EXP...	-40.00	40.00
TOTAL						-40.00	40.00
Check		12/28/2020	WITHDRAWAL		WELLS FARGO - ...		-100.00
					HOUSEHOLD EXP...	-100.00	100.00
TOTAL						-100.00	100.00
Check		12/28/2020	POPEYES		WELLS FARGO - ...		-31.62
					TRAVEL AND ENT...	-31.62	31.62
TOTAL						-31.62	31.62
Check		12/28/2020	ZELLE		WELLS FARGO - ...		-50.00
					HOUSEHOLD EXP...	-50.00	50.00
TOTAL						-50.00	50.00
Check		12/28/2020	FANDUEL.COM		WELLS FARGO - ...		-5.00
					HOUSEHOLD EXP...	-5.00	5.00
TOTAL						-5.00	5.00
Check		12/28/2020	BLUE POINT GRILL		WELLS FARGO - ...		-35.47
					TRAVEL AND ENT...	-35.47	35.47
TOTAL						-35.47	35.47
Check		12/28/2020	AMAZON		WELLS FARGO - ...		-19.49
					HOUSEHOLD EXP...	-19.49	19.49
TOTAL						-19.49	19.49
Check		12/28/2020	AMAZON		WELLS FARGO - ...		-15.05
					HOUSEHOLD EXP...	-15.05	15.05
TOTAL						-15.05	15.05

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/28/2020	APPLE		WELLS FARGO - ...		-2.99
					HOUSEHOLD EXP...	-2.99	2.99
TOTAL						-2.99	2.99
Check		12/28/2020	BRICK FARM MAR...		WELLS FARGO - ...		-34.25
					HOUSEHOLD EXP...	-34.25	34.25
TOTAL						-34.25	34.25
Check		12/28/2020	BRICK FARM MAR...		WELLS FARGO - ...		-18.60
					HOUSEHOLD EXP...	-18.60	18.60
TOTAL						-18.60	18.60
Check		12/28/2020	AMAZON		WELLS FARGO - ...		-90.00
					HOUSEHOLD EXP...	-90.00	90.00
TOTAL						-90.00	90.00
Check		12/28/2020	AMAZON		WELLS FARGO - ...		-8.52
					HOUSEHOLD EXP...	-8.52	8.52
TOTAL						-8.52	8.52
Check		12/28/2020	THE HOME DEPOT		WELLS FARGO - ...		-27.64
					HOUSEHOLD EXP...	-27.64	27.64
TOTAL						-27.64	27.64
Check		12/28/2020	ZELLE		WELLS FARGO - ...		-85.00
					HOUSEHOLD EXP...	-85.00	85.00
TOTAL						-85.00	85.00
Check		12/28/2020	QUICKEN LOANS		WELLS FARGO - ...		-3,361.86
					MORTGAGE PAY...	-3,361.86	3,361.86
TOTAL						-3,361.86	3,361.86
Check		12/29/2020	TRANSFER		DEBTOR IN POSS...		-500.00
					WELLS FARGO - 1...	-500.00	500.00
TOTAL						-500.00	500.00
Check		12/29/2020	WALGREENS		WELLS FARGO - ...		-15.98
					MEDICAL EXPENS...	-15.98	15.98
TOTAL						-15.98	15.98



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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/29/2020	LOWES		WELLS FARGO - ...		-69.90
					HOUSEHOLD EXP...	-69.90	69.90
TOTAL						-69.90	69.90
Check		12/29/2020	COSTCO		WELLS FARGO - ...		-102.52
					HOUSEHOLD EXP...	-102.52	102.52
TOTAL						-102.52	102.52
Check		12/30/2020	THE CHILDRENS ...		WELLS FARGO - ...		-31.95
					HOUSEHOLD EXP...	-31.95	31.95
TOTAL						-31.95	31.95
Check		12/30/2020	STOP & SHOP		WELLS FARGO - ...		-34.85
					HOUSEHOLD EXP...	-34.85	34.85
TOTAL						-34.85	34.85
Check		12/30/2020	STOP & SHOP		WELLS FARGO - ...		-9.01
					HOUSEHOLD EXP...	-9.01	9.01
TOTAL						-9.01	9.01
Check		12/30/2020	KUMO		WELLS FARGO - ...		-37.80
					HOUSEHOLD EXP...	-37.80	37.80
TOTAL						-37.80	37.80
Check		12/30/2020	KUMO		WELLS FARGO - ...		-143.98
					HOUSEHOLD EXP...	-143.98	143.98
TOTAL						-143.98	143.98
Check		12/30/2020	APPLE		WELLS FARGO - ...		-14.99
					HOUSEHOLD EXP...	-14.99	14.99
TOTAL						-14.99	14.99
Check		12/30/2020	MARSHALLS		WELLS FARGO - ...		-125.53
					HOUSEHOLD EXP...	-125.53	125.53
TOTAL						-125.53	125.53
Check		12/31/2020	HOBBY LOBBY		WELLS FARGO - ...		-34.11
					HOUSEHOLD EXP...	-34.11	34.11
TOTAL						-34.11	34.11

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## DIAS-ALVEREZ, ROBERT &amp; YANIRYS

## Check Detail

December 2020

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check		12/31/2020	MISFITS MARKET		WELLS FARGO - ...		-33.97
					HOUSEHOLD EXP...	-33.97	33.97
TOTAL						-33.97	33.97
Check		12/31/2020	AMAZON		WELLS FARGO - ...		-50.36
					HOUSEHOLD EXP...	-50.36	50.36
TOTAL						-50.36	50.36
Check		12/31/2020	NEW NAIL TIME		WELLS FARGO - ...		-40.00
					HOUSEHOLD EXP...	-40.00	40.00
TOTAL						-40.00	40.00
Check	129	12/29/2020	MISSING CHECK		WELLS FARGO - ...		-50.00
					CHARITABLE CON...	-50.00	50.00
TOTAL						-50.00	50.00
Check	130	12/29/2020	MISSING CHECK		WELLS FARGO - ...		-50.00
					CHARITABLE CON...	-50.00	50.00
TOTAL						-50.00	50.00

ROBERT AND YANIRYS DIAS  
SUMMARY OF CASH TRANSACTIONS

DESCRIPTION	DATE	TO CASH ON HAND	CASH PAID OUT	BALANCE END OF MONTH	CASH USED FOR
TO CASH ON HAND	MAY	10000	200	9800	LANDSCAPING
	JUNE		400	9400	LANDSCAPING
	JULY		400	9000	LANDSCAPING
	JULY		1000	8000	ENTERTAINMENT
	AUGUST		400	7600	LANDSCAPING
	AUGUST		2500	5100	VACATION
	SEPTEMBER		400	4700	LANDSCAPING
	OCTOBER		400	4300	LANDSCAPING
	NOVEMBER		2088	2212	VACATION
	DECEMBER		500	1712	HOUSE EXPENSES
	DECEMBER		500	1212	GIFTS -

*To TRANSFERS  
BAL - 0 -*

## **EXHIBIT C**

### Cash Flow Projection

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2022

January

February

March

April

May

June

July

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PAYROLL TAXES		12127	12127	12127	12127	12127	12127	12127	12127	12127	12127	12127	145524
VOLUNTARY RETIREMENT CONTRIBUTIONS		4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	55980
REQUIRED REPAYMENTS TO RETIREMENT PLANS		966	966	966	966	966	966	966	966	966	966	966	11592
INSURANCES/EMPLOYMENT RELATED		673	673	673	673	673	673	673	673	673	673	673	8076
DEPENDENT CARE		197	197	197	197	197	197	197	197	197	197	197	2364
HOPE CAFÉ		15	15	15	15	15	15	15	15	15	15	15	180
LEGAL		12	12	12	12	12	12	12	12	12	12	12 #	144
USE OF COMPANY CAR		140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS		3382	3382	3382	3382	3382	3382	3382	3382	3382	3382	3382	40584
REPAIRS AND MAINTENANCE		300	300	300	300	300	300	300	300	300	300	300	3600
UTILITIES		884	884	834	934	534	884	884	884	584	584	634	9258
HOUSEHOLD EXPENSES		1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	1500	18000
CHILDCARE, CLOTHING, PERSONAL CARE		2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	25320
MEDICAL EXPENSES		500	500	500	500	500	500	500	500	500	500	500	6000
TRANSPORTATION		350	350	350	350	350	350	350	350	350	350	350	4200
CHARITABLE DONATIONS		200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT		350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE		880	880	880	880	880	880	880	880	880	880	880 #	10560
ALIMONY, CHILD SUPPORT, OTHER SUPPORT		1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS		289	289	289	289	289	289	289	289	289	289	289	3468
STUDENT LOANS		5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES		150	150	150	150	150	150	150	150	150	150	150	1800
TOTAL CASH OUT		36164	36164	36114	36214	35814	36164	36164	36164	35864	35864	35914	432618
CHANGE IN CASH		1566	1566	1616	1516	1916	1566	1566	1566	1866	1866	1816	20142

2023

	January	February	March	April	May	June	July	August	September	October	November	December	Total
CASH IN													
SALARIES AND WAGES	38018	38018	38018	38018	38018	38018	38018	38018	38018	38018	38018	38018	456216
CASH OUT													
PAYROLL TAXES	12183	12183	12183	12183	12183	12183	12183	12183	12183	12183	12183	12183	146196
VOLUTARY RETIREMENT CONTRIBUTIONS	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	55980
REQUIRED REPAYMENTS TO RETIREMENT PLANS	991	991	991	991	991	991	991	991	991	991	991	991	11892
INSURANCES/EMPLOYMENT RELATED	673	673	673	673	673	673	673	673	673	673	673	673	8076
DEPENDENT CARE	197	197	197	197	197	197	197	197	197	197	197	197	2364
HOPE CAFÉ	15	15	15	15	15	15	15	15	15	15	15	15	180
LEGAL/PROFESSIONAL	40	40	40	40	40	40	40	40	40	40	40	40	# 480
USE OF COMPANY CAR	140	140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS	3402	3402	3402	3402	3402	3402	3402	3402	3402	3402	3402	3402	40824
REPAIRS AND MAINTENANCE	325	325	325	325	325	325	325	325	325	325	325	325	3900
UTILITIES	894	894	844	944	544	894	894	894	594	594	644	744	9378
HOUSEHOLD EXPENSES	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	18300
CHILDCARE, CLOTHING, PERSONAL CARE	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	25320
MEDICAL EXPENSES	550	550	550	550	550	550	550	550	550	550	550	550	6600
TRASPORTATION	360	360	360	360	360	360	360	360	360	360	360	360	4320
CHARITABLE DONATIONS	200	200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT	350	350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE	890	890	890	890	890	890	890	890	890	890	890	890	# 10680
ALIMONY, CHILD SUPPORT, OTHER SUPPORT	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS	289	289	289	289	289	289	289	289	289	289	289	289	3468
STUDENT LOANS	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES	150	150	150	150	150	150	150	150	150	150	150	150	1800
TOTAL CASH OUT	36423	36423	36373	36473	36073	36423	36423	36423	36123	36123	36173	36273	435726
CHANGE IN CASH	1595	1595	1645	1545	1945	1595	1595	1595	1895	1895	1845	1745	20490



Robert Alvarez and Yanirys C. Diaz-Alvarez  
Cash Flow Projection  
2024

	January	February	March	April	May	June	July	August	September	October	November	December	Total
<b>CASH IN</b>													
<b>SALARIES AND WAGES</b>	38268	38268	38268	38268	38268	38268	38268	38268	38268	38268	38268	38268	459216
<b>CASH OUT</b>													
PAYROLL TAXES	12239	12239	12239	12239	12239	12239	12239	12239	12239	12239	12239	12239	146868
VOLUNTARY RETIREMENT CONTRIBUTIONS	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	4665	55980
REQUIRED REPAYMENTS TO RETIREMENT PLANS	991	991	991	991	991								4955
INSURANCES/EMPLOYMENT RELATED	698	698	698	698	698	698	698	698	698	698	698	698	8376
DEPENDENT CARE	247	247	247	247	247	247	247	247	247	247	247	247	2964
HOPE CAFÉ	15	15	15	15	15	15	15	15	15	15	15	15	180
LEGAL/PROFESSIONAL	40	40	40	40	40	40	40	40	40	40	40	40	480
USE OF COMPANY CAR	140	140	140	140	140	140	140	140	140	140	140	140	1680
MORTGAGE COSTS	3427	3427	3427	3427	3427	3427	3427	3427	3427	3427	3427	3427	41124
REPAIRS AND MAINTENANCE	325	325	325	325	325	400	400	400	400	400	400	400	4425
UTILITIES	894	894	844	944	544	894	894	894	594	594	644	744	9378
HOUSEHOLD EXPENSES	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	1525	18300
CHILDCARE, CLOTHING, PERSONAL CARE	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	2110	25320
MEDICAL EXPENSES	600	600	600	600	600	600	600	600	600	600	600	600	7200
TRANSPORTATION	360	360	360	360	360	360	360	360	360	360	360	360	4320
CHARITABLE DONATIONS	200	200	200	200	200	200	200	200	200	200	200	200	2400
ENTERTAINMENT	350	350	350	350	350	350	350	350	350	350	350	350	4200
AUTO, HOME, DISABILITY INSURANCE	890	890	890	890	890	890	890	890	890	890	890	890	10680
ALIMONY, CHILD SUPPORT, OTHER SUPPORT	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	1175	14100
AUTO LOANS						400	400	400	400	400	400	400	2800
STUDENT LOANS	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	5299	63588
ESTIMATED DISB. AGENT FEES	150	150	150	150	150	150	150	150	150	150	150	150	1800
DEPENDENT COLLEGE EXPENSES	625	625	625	625	625	625	625	625	625	625	625	625	7500
<b>TOTAL CASH OUT</b>	36965	36965	36915	37015	36615	36449	36449	36449	36149	36149	36199	36299	438618
<b>CHANGE IN CASH</b>	1303	1303	1353	1253	1653	1819	1819	1819	2119	2119	2069	1969	20598

2025

<u>January</u>	<u>February</u>	<u>March</u>	<u>April</u>	<u>May</u>	<u>June</u>	<u>July</u>	<u>August</u>	<u>September</u>	<u>October</u>	<u>November</u>	<u>December</u>	<u>Total</u>
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**CASH IN**[illegible]

## CASH OUT

[illegible]